Local Government Service

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N.A.L.G.O. AND THE CRISIS

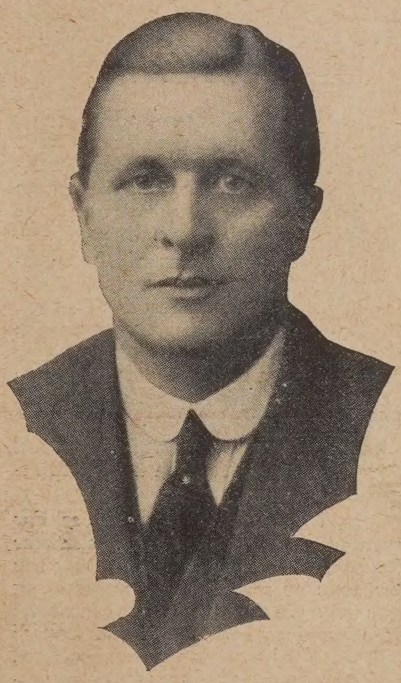
By S. LORD, F.S.A.A., F.S.S., BORO. TREASURER, ACTON; PRESIDENT, NATIONAL ASSOCIATION OF LOCAL GOVERNMENT OFFICERS

TIME was when the material wealth of the world was so abundant that ere was enough and to spare for every- ie. Bounteous nature was so prolific of r gifts that the world's storehouses were ursting with produce. Corn was so entiful that the only way to dispose of e surplus was to burn it and other ually valuable crops were not garnered, ut were ploughed into the ground.

ATIONAL UNITY

As the outcome of a long period of ientific invention the results of labour ere such that it required only about half e working population to produce all the her necessaries of life, even most of the xuries for which mankind could crave, serve the needs of all. Rapid and effec- ve transport existed, the like of which as never before known, and all the ten- ncies of the age were towards bringing e peoples of all nations in closer and mediate relationship with each other. he greatest war known in history, which d depleted the "civilized" populations the world enormously, had just oncluded and as a consequence there ere less people to share in the world's ounty. But war, although not involving loodshed, still continued mainly between ose who previously had been allies.

In order that the products of nature d industry could be properly distributed mongst the people, a certain precious etal was used as a token of value and as medium of exchange, it being no longer ossible, owing to the multitude of the eople and the variety of commodities to e exchanged, to engage in the system of arter. Two out of all the nations of the arth were so intent on becoming pos- essed of this precious metal that they rocured two-thirds of the whole quan- ity available, locked it away in their dun- eons, and so prevented its being used for he only purpose for which it was of any alue. Partly as a consequence the world's ommodities were not distributed, and the eople were in sore distress. One half of the eople continued to do the labour of the vorld and the other half lived out of their abours. No attempt was made to increase he leisure of the people or to share the urden of toil equitably between the asses, which the increased productivity



MR. S. LORD,
President of N.A.L.G.O.

of the soil and invention justified. So will the historian record some of the events of our present era.

MERE PALLIATIVES

It is not within my province to enter into a political discussion, neither am I justified as a public officer nor as president of our great Association in so doing, but I cannot refrain from expressing my own opinion that the measures now being taken to overcome the terrible economic crisis, although necessary under the circumstances, are mere palliatives and will contribute very little towards a final solution of the present world problems. The internal effects of the Government's action will most surely aggravate the situation by diminishing purchasing power and increasing unemployment, and the remedy is likely to be worse than the disease.

Britain is not the only country with an unbalanced budget, and an adverse trade balance, and it is grotesque as well as tragic to envisage the amazing anomalies in America with her £1,000,000,000 of hoarded gold—almost one half of the entire gold stock of the world—while at the same time she has an adverse trade balance, a budget deficit of £400,000,000, and seven million unemployed.

It is suggested that the only possible solution is for the nations to realise that we are now all one great family, and to get together in international conference in an attempt to settle the admittedly stupendous questions of exchange and distribution and the restriction of the hours of labour.

A BALANCED BUDGET

The powers that be have decreed, however, that our national budget must be balanced and, as a financial officer I should be the last to cavil at their decision. The course which has been decided upon is to reduce the pay of public officers and servants, notwithstanding the view expressed by the "May" Committee that they "could not justify the singling out of public servants and pensioners from the rest of the community for sacrifice." The public officer, therefore, in addition to bearing the heavier burden of income-tax with his fellow citizens, and no doubt in the near future heavier costs of living, is to be deprived of a substantial part of his wherewithal to meet these increased and heavy demands.

It is true, of course, that no sacrifice of salary is necessary on the part of the Local Government Officer to ensure the balancing of the *national* budget, but it is obvious that any relief in local rates will assist the taxpayer to bear his heavier burden of imperial taxation. It was also too much to expect that the infliction would be restricted to Government employees, and the issue by the Ministry of Health of Circular, 1222, to all Local Authorities brings the question of Local Government Officers' salaries immediately within the range of local politics.

Although it is always a popular move to demand reductions in the emoluments of the Local Government Officer, I am hopeful that the further we are removed from the excitement which naturally

accompanied the announcement of the Government's measures for coping with the national crisis, Local Authorities will view the position with calmness and sound judgment, and will endeavour to act fairly with a mass of admittedly faithful and able public officers.

The Ministry's desire as expressed in their circular letter is that "the Government would not contemplate that Local Authorities should embark on a wholesale and ill-considered course of cutting down expenditure, whatever be its character or purpose. Such a policy seems to them neither necessary nor advisable." Regard must be had by the Local Authorities to the increasing volume of work imposed upon their officers and to the necessity for maintaining an efficient and loyal staff.

OFFICERS' SACRIFICE

The Ministry express a view that "officers of the Local Government Service not affected by the reductions already imposed by the Government, will be prepared to make their contribution in the present emergency, and they think that each Local Authority *should discuss the situation with its officers* with the object of ensuring that all may have an opportunity of sharing equitably in the sacrifices demanded by national need." Local Government Officers will be prepared, as they have always been, to play their part in a national emergency, provided that any sacrifice demanded of them is necessary and justifiable.

The pay and conditions of the service vary so greatly as between the different authorities that no fixed percentages of salary deductions can be justified generally. Some officers have already suffered reductions, or have been deprived of normal increments on account of adverse local trade conditions and in many such cases no further reductions are warranted. In fact, a number of authorities have already decided that no "cuts" shall be inflicted.

Where the officers are called upon to discuss the question with their employers, it is suggested that the Council should give the negotiating Committee full power to settle terms, as it would obviously be grossly unfair to reopen the matter in full Council where the officers' case could not be properly advanced and where the discussion would be necessarily one-sided. The officers should impress upon the Council the temporary nature of the sacrifice, and a time limit within which the reduction would operate, should be agreed. The basis of any reduction should not exceed that imposed upon the established Civil Service and regard should be had to the effect which the reductions will have upon the officers' pension rights. N.A.L.G.O. is hopeful of inducing the Ministry of Health to take the necessary steps to safeguard the superannuation rights of the Local Government Officers in the same manner as the Police pensions are to be safeguarded.

N.A.L.G.O. AND THE CRISIS

Between the formation of the new Government and the reassembling of Parliament on September 8, there were many days of real anxiety. It was not easy to gauge what was happening behind the closed doors of Whitehall, and we knew that our members were full of anticipation. There were also many rumours reaching headquarters that Local Authorities were proposing to take immediate action on salaries and public works. It was the cumulative effect of all that which caused the Association to send to Mr. Neville Chamberlain the letter of September 5. Following that letter there were consultations and on September 11 the Ministry's Circular letter, No. 1222, was sent to the Press and Local Authorities.

EXECUTIVE ACTION

It was our duty, as the leaders of this organisation, to watch the situation with every care and concentration, and immediately something of a tangible nature was available a special meeting of the National Executive Council was convened.

I am sure the branches will feel satisfied with the help offered and the advice given by the National Executive Council. We have received numerous expressions of gratitude for what has already been done, and I am confident we shall prove the true value of our great organisation during the negotiating days.

We have certainly saved the Local Government Service from hasty and ill-considered action.

I hold the view as strongly as any member of the Association, that neither the immediate National Emergency nor our rates of remuneration warrant any cut at all. On the other hand, I know the majority of my colleagues in the Service will share my opinion that we are faced with such an extraordinary set of circumstances that everything depends upon the way in which we approach them. Up to the time of writing these words nothing serious has happened, and I think that is a wonderful tribute to our Association.

When this crisis has passed there will be the more trying task of re-establishing our economic position. Never before in the history of Local Government has anything happened to fix more clearly and indisputably the truth of the contention that all of us who are engaged on the administrative side of Local Government, whether labelled as Chiefs or Juniors, Professional, Technical, or Clerical, will suffer economically according to our own standard of unity.

The National Executive Council suggests that each Branch should respond readily to any gesture of its employing authority to discuss with them the Ministry's circular letter, and if in addition to the information supplied by the National Executive Council any Branch requires the help of headquarters' staff they have only to ask for it.

Each case will depend upon local circumstances, and I do not want to reiterate the issues involved which have been indicated to Branches by the National Executive Council. All that I want to say now is that as president of the N.A.L.G.O. I can assure you all that every member of the National Executive Council and every officer on the staff is fully conscious of the importance of the situation and that you will in due time, when a reflective opinion can be given, be once more fully satisfied that your Association was equal to the occasion.

GREATER CARDIFF

ARBITRATION proceedings, it is calculated, would not assign more than £200,000 to Glamorgan C.C., as compensation for loss of rateable value if Penarth urban district becomes part of the City of Cardiff, and the prospective lump sum payment is being considered in the same matter of fact way which characterises other details of the probable amalgamation. The County Council may claim more from Cardiff, but Mr. J. Allcox, City Treasurer, and Mr. F. J. Alban, Penarth Council's financial adviser, consider that on the basis of previous boundary extensions £200,000 should be the maximum.

The two financial advisers agree that Penarth could be administered by the Cardiff City Council, as part of the city area, at 1s. 3d. in the £ less than the Cardiff rate, which now stands at 12s. 1d. as compared with the present rate of 15s. 4d. at Penarth.

Something must be added, for Penarth is to repay the £200,000 to Cardiff by instalments, and a special rate of 2s. 8d. would apply to the urban district, less the concession of 1s. 3d. just mentioned. The result would be a general rate of 13s. 8d. in Penarth, a figure materially below the present burden. There is also the consideration that Cardiff is likely to maintain its rate at 12s. 1d., whilst the county rate is almost certain to jump upwards in the immediate future years.

Financial details are not settled, Penarth inclining to one form of repayment whereas Cardiff is said to incline to another. If union is agreed upon the sanction of Parliament would not be required, as the Local Government Act, 1929, authorises changes of boundary without further legislative sanction. One of the points not overlooked is that the Llandough Hospital, which is to cost a quarter of a million pounds when completed, is in the Penarth area.

LEGAL NOTES

By THE LEGAL SECRETARY

INCOME TAX. DEDUCTIONS ALLOWED FOR EXPENSES

A CHARTERED Surveyor who holds the appointment of Deputy Valuer an Assessment Committee claimed that was entitled under Rule 9, Schedule E, the Income Tax Act, 1918, to a eduction of the annual subscription paid by him to the Chartered Surveyors' nstitution from his income for the urpose of his assessment for income-tax. hat rule is as follows :—

"If the holder of an office or employment of profit is necessarily obliged to incur and defray out of the emoluments thereof the expenses of travelling in the performance of the duties of the office or employment, or of keeping and maintaining a horse to enable him to perform the same, or otherwise to expend money wholly, exclusively, and necessarily in the performance of the said duties, there may be deducted from the emoluments to be assessed the expenses so necessarily incurred and defrayed."

The Inspector of Taxes for the district efused to allow the deduction.

DIPLOMA EXPENSES

When advertising the vacant appointent of Deputy Valuer, the Assessment Committee stipulated that the person ppointed must be a qualified Surveyor. The Surveyors' Institution is the only ody having the power to issue a diploma y which a Surveyor may call himself a Chartered Surveyor, and this term, as sually applied in surveying circles, neans "a qualified Surveyor," i.e., quali- ied by examination of the Institution. The diploma is the property of the nstitution, and in the event of the mem- er ceasing membership for any reason, ither voluntarily or as the result of violating any of the rules of the Institu- ion, the diploma has to be returned to the Institution.

In view of the attitude taken up by the Inspector of Taxes the matter was brought to the notice of the Assessment Committee, who passed the following resolution : "That the technical staff who are members of the Surveyors' Institution and entitled to hold diplomas, be informed that the Committee regard the continuance of professional qualification as an indispensable condition of the terms of engagement." A copy of this resolution was forwarded to the Inspector of Taxes, who replied that he was unable to agree to a deduction in respect of the subscriptions to the Chartered Surveyors' Institution.

The facts of the case being reported to the Association, a communication was sent to the Inland Revenue, submitting that in view of the fact that for the purposes of his employment by the Assessment Committee the Deputy Valuer must be a qualified Surveyor and therefore must be a member of the Chartered Surveyors' Institution, the subscriptions paid by him to that Institution should be allowed as a deduction under Rule 9 quoted above.

A reply has been received from the Board of Inland Revenue stating that, in view of the information furnished by the Association, they propose to authorise the grant of relief in respect of the subscription in question for the year 1930-31, and that relief will also be allowed in subsequent years if the conditions continue the same.

In connection with the foregoing it is interesting to note that in the case of *Simpson v. Tate* (1925) 2 K.B. 214, it was held that a County Medical Officer was not entitled to deduct subscriptions to medical and other professional societies, which were necessary for him to keep acquainted with the developments of sanitary science, on the ground that in joining the societies he was not discharging the duties of his office. In commenting on the decision in this case, Mr. E. M. Konstam, K.C., in the latest edition of his book on "The Law of Income Tax," says : "It is submitted that this view is doubtful."

ENTERTAINMENT DUTY

CONCERT FOR THE BENEVOLENT AND ORPHAN FUND Entertainments Duty :— By the Finance (New Duties) Act, 1916, it is provided that the entertainments duty shall not be charged on payments for admission to any entertainment where the Commissioners of Customs and Excise are satisfied that the whole of the takings thereof are devoted to philanthropic of charitable purposes without any charge on the takings for any expenses of the entertainment. A Branch of the Association organised a concert which, unfortunately, was a failure financially, with the result that the expenses of the concert exceeded the takings. The expenses of the concert were met out of the proceeds of whist-drives, dances and sweepstakes which had been held for the benefit of the Benevolent and Orphan Fund.

Entertainments duty was claimed by the Customs Office on the ground that the expenses of the entertainment had been met out of funds which belonged to the Benevolent and Orphan Fund, and after some correspondence the duty had to be paid. To avoid the payment of entertainments duty in respect of concerts held for the Benevolent and Orphan Fund the expenses must be met out of funds which have not already been earmarked for that Fund. For example, if a whist-drive or dance or sweepstake is held for the specific purpose of meeting the expenses of a concert to be held for the Fund, and the whole of the takings of the concert are devoted to the Fund, entertainments duty would not be payable in respect of the concert.

HEALTH VISITORS

The Town Clerk of South Shields reported that he had communicated with the Ministry of Health urging the Minister, owing to the difficulty which is being experienced in filling vacancies for Health Visitors, to recognise the Health Visitor's Certificate of the Department of Health for Scotland as equivalent to the Health Visitor's Certificate of the Royal Sanitary Institute. The Minister had replied that he was unable to do so.

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THE BED OF PROCRUSTES

A Dialogue on Modern Finance

The following dialogue possibly bristles with fallacies. The author does not pretend to be an economist, but merely puts forward a point of view which the majority of people appear at present to ignore.

SOCRATES. GLAUCON.

"I FIND, Glaucon, that nearly everyone I meet is discussing the Government's Economy proposals."

"Very true, Socrates; everywhere I go in the Market Place the names of May and MacMillan resound in my ears and I hear their Reports either praised or condemned."

"Let us try, dear Glaucon, to get at the root of the matter, since it affects so closely the welfare of our State, and indeed of the whole world."

"How can we do that?" he said.

"First let us look at the malady, then at the proposed remedy for it. What men call an economy crisis, Glaucon, affects not only our country, but the whole world. For its cause you must look back to the Great War."

"How so, Socrates?"

"All the countries who were engaged therein sought, did they not, to cut their antagonists off from the rest of the world?"

"Very true."

"And so they caused within their own borders the production of everything necessary for daily life and for the carrying on of the War."

"That is so, Socrates."

"Furthermore, Glaucon, they raised in individual countries industries which were promoted—and often subsidised—by the respective Governments in order, as far as possible, to nationalise production."

"That was indeed the case."

"Very well, Glaucon; what did we find was the result of this when the War ended?"

"Why," he said, "when peace was concluded, some of the factories used for the manufacture of munitions and engines of war were adapted for mass production of articles which could be used in peace time, while many new factories were also erected to meet a demand for other commodities which was enhanced by years of deprivation. The nations could produce in fact, partly due to the process of rationalisation, far more goods than they could consume or pay for."

"Very true, Glaucon. You speak of consumption of goods since the War. Has that increased or decreased?"

"It has greatly decreased," he said. "Russia, China, and India are all countries which, compared with what they purchased from us before the War, now purchase but little."

"Nor must we ignore, Glaucon, the reduced purchasing power of countries such as Germany, who, if she is to make the Reparation Payments imposed on her by the Treaty of Versailles, must perforce purchase less from other countries and export more of her goods to them."

"What, then, is the result, Socrates?"

"The result, Glaucon, is, as I see it, that we have to-day an immense over-production in industry and a superfluity of raw material of every kind on the one hand and a great deficiency of consumption on the other. It appears to me, Glaucon (but I am, as you know, a complete ignoramus in matters of high finance and would not presume to set my judgment against that, say, of Thrasymachus yonder) that our modern financial system gives us the choice of two ways of disintegration—either we can be blown up with loans until we burst or be deflated until we collapse. It appears to me that our rulers are trying to save the system at the expense of human beings and, instead of altering the system to suit humanity, they seek to sacrifice humanity for the sake of the system. Their watchword is: 'If you cannot get more money out of the public purse, you must put less money in.' And they call this 'Sound Finance'!"

"I do not entirely understand you, Socrates. Surely our country has been spending too much and has not inexhaustible supplies of money at its command."

"Ah, Glaucon, you are like everyone else—just hypnotised by the word 'Money'! While *financially* we are passing through very hard times—times in which we cannot afford things—we are suffering these distresses at a period when, in the world's actual wealth of supplies, the abundance at our disposal is greater than it has ever been. Here we find plenty visible and at our command. The real problem which faces our rulers is how to *distribute* that plenty effectively, whilst the problem which is being tackled by our rulers is not how to adjust the instrument of distribution to human beings and our power of production, but how to preserve the system which is not effectively distributing the goods, but which has its advantages from their point of view. Tell me, Glaucon, if by some natural catastrophe money were to disappear and vanish away, would mankind be really any the poorer? Money, I take it, is a medium of exchange, and nobody except a miser wants money for its own sake or would work to get it. Everyone is after the goods and services which money will buy."

"That appears to be true, Socrates."

"Very well, then, if the supply of gold is unequally distributed amongst the nations (which I believe to be not so much a result of the crisis as its veritable cause) or if the production of gold fails to keep pace with the increased production of modern industry, the expansion of industry will be artificially limited by the amount of money in existence. What, then, would you suggest is the remedy?"

"It would seem," he said, "that we should have more money instead of less."

"Indeed it would, Glaucon. When we have on the one side vast quantities of goods which cannot be sold and on the other we find the poor people dwelling with the barest necessities of life. The suggested remedy made by our rulers for this over-production that we should consume less appears to me to be quite fantastic. First we cut our salaries and therefore we buy less—the retail shops order less from the wholesale producers, and they in turn have to decrease their production by wage cuts, short time, or discharge of workpeople, and so their employees have less money to spend—and so the cycle begins again.

"Do you remember, Glaucon, the legend of the far-famed bed of Procrustes?"

"Indeed, I do, Socrates."

"When Procrustes captured a man he would say that he would allow him to go free if he did not fit his bed, and when the poor wretches, his captives, were laid on the bed, if they were too tall they were hacked down to be of the same size as the bed, and if they were too short they were stretched to fit it. So it seems, Glaucon, are we being made to fit the needs of our financial system."

"And the outcome, Socrates?"

"It is unknown to everyone, dear Glaucon, save unto God alone."

PLYMOUTH LIBRARY

The growing importance of the Public Library service is emphasised in the report prepared by Mr. Henry G. Mason, Chairman of the Plymouth Library Committee. Dealing with the local evidence of this expansion, Mr. Mason shows that books issued and consulted during the year were 633,554, an increase of 51,544 of the year 1929-30, and 207,865 during the past five years, representing a 48.8 per cent increase on the year ending March, 1926.

COMPULSORY ACQUISITION

There has been published recently the seventh edition of *The Law of Compensation for Land Acquired under Compulsory Powers*. By C. A. Cripps, M.A., B.C.L. (Lord Parmoor). Robert A. Gordon, M.A., LL.M., K.C. (Price £2 2s. net, Stevens and Sons, Ltd., Chancery Lane W.C.).

Since the sixth edition of this standard work on Compensation was published the powers of local authorities to acquire land compulsorily have been much extended. The Housing Acts of 1925 and 1930, the Town Planning Act, 1925, the Roads Improvement and Public Health Acts of the following year, the Small Holdings and Allotments Acts of 1926, and the Public Works Facilities Act of 1930, each enlarge the scope of the powers that were stated in principle in the Acquisition of Land (Assessment of Compensation) Act of 1919. One particular merit of this handsome volume is the precision which marks the plan of the book. It moves by logical process through the important subject with which it deals. Commencing with a short introduction on the right of "eminent domain," it passes to the classification of lands authorised to be taken, and thence to an exhaustive account of the procedure for the assessment of compensation by Surveyors, Justices, Arbitration or Sheriff's Jury.

VALIDITY OF CLAIM

The principles on which compensation is based are stated in Chapters XI and XIV, with more comprehensive and accessory detail than elsewhere in the literature which deals with the public acquisition of property. Happily the rule of practice is now clear. The Courts will not interfere with the assessment of compensation under the Lands Clauses Acts on the plea that the owners' claims in respect of a wrong title or an interest that is not a proper ground for compensation. The assessing tribunals are not concerned with questions of title or validity of claim, a distinction which, in the early period of compulsory acquisition when it was not yet admitted, gave cause for dispute. The value to the owner at the date of the notice to treat, and not the value to the promoter, is the basis for calculation. Conditions are broad enough to allow the owner every rational protection. All the advantages which the land possesses, present and future, may be entertained, the price being assessed in reference to the advantage which confers the greatest benefit on the owner. The rule is sufficient as a set-off against the provision that compulsory purchase shall not, in itself, increase the title to compensation, though disturbance may add to its amount.

The middle part of the book is devoted to an explanation of the procedure and compensation rules where the land is acquired compulsorily by a Government department or a Local or Public Authority. Several useful pages deal with the ascertainment of compensation for common or waste lands, an important phase of the subject when the future expansion of open spaces stands in some danger from changes in taxation. The chapter on land acquisition under the Housing Acts is a very valuable piece of work, and the book as a whole is conspicuous for its quality and accuracy. F.

CHAUFFEURS FOR SURVEYORS

The County Councils Association has considered a letter from the Herefordshire County Council drawing attention to the revised regulations issued by the Ministry of Transport with regard to grants from the Road Fund towards the travelling expenses of county surveyors, and urging that the wages of a chauffeur should be allowed to rank for grant. The Association is of opinion that the employment of a chauffeur is essential in many cases to the efficient discharge of the duties of a county surveyor. The Ministry of Transport is therefore to be requested so to amend the regulations as to allow the wages of a chauffeur to rank for grant.

A TRIP TO MOROCCO

N.A.L.G.O. ANNUAL SEA CRUISE

By Dr. Frank E. Scrase, Ship's Surgeon, *S.S. Avoceta*

HAVE just returned from the Nalgo cruise to the Canary Islands, and I uld strongly advise anyone who has already taken this cruise to do so; a more enjoyable outing can hardly imagined. It is a variation from almost r other holiday I have ever taken; there a "camaraderie" about this cruise ich is exceedingly enjoyable, and it is e to say that from the time you embark the time you reach home again there not a dull moment.

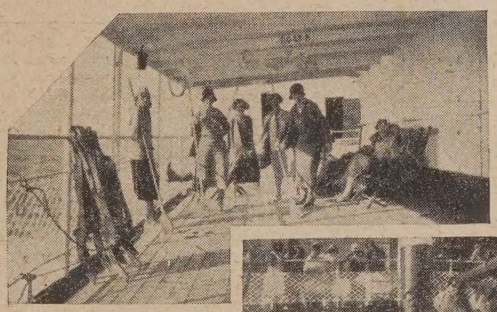
Our cruise started from Liverpool on y 25 in sunny weather, which con- ued without interruption until we ived at Liverpool on August 16. We v rain on one occasion, in the rainless gion of Casablanca, when a shower fell the great excitement of the whole pulation of the town. Throughout the uole of the cruise the news we received m England told of continuous down- ur and floods, but for us the world ld nothing but sunshine.

The S.S. *Avoceta* was a good ship and ll found, the party of 115 filling her. ne ladies outnumbered the men in the oportion of three to one.

It is not right to imagine that the ctor on such a cruise as this has a ecure; that is not so. I found that as ng as the sea was calm and the sun kept ining my professional services were not quired; but if the ship took a long, othing roll or the excursions ashore had en attended by indiscretion, then the ctor was much in demand. Never fore did a doctor give out so much good vice, nor do I think any medical advice as so persistently ignored.

DR. FRANK E. SCRASE.
Ship's Surgeon.

In the course of a day seven meals were served on board, and any suggestion of mine that they might cut the meals down was received with derision and scorn. One male passenger of the candid order, when I gave him this advice, simply looked at me in astonishment and asked me "What have you been doing to get like that?"



INCIDENTS DURING THE VOYAGE.
Left: Deck Bowls. Right: Fancy Dress Parade.

We reached Lisbon on July 29. Nearly everyone took the excursions to Cintra and the Pena Palace, old palaces of the Portuguese Royal family. Both of these are old Moorish structures and are very interesting. It is a fact that all the interesting things in Portugal are of bygone years.

DECLINING RACE

One of the most instructive aspects of a journey like this is to note the evolution that the people are now going through. The general tone of the Portuguese race, which is emphasised in Lisbon, is one of sadness; they look like a people who have fulfilled their destiny and are on the decline. If anyone taking this cruise will ponder on Cintra and Pena Palace as examples of what Portugal was, and then take a broad view of the city of Lisbon and see what this city now is, he would be inclined to agree with me that Fate has written the word *Ichabod* on the Portuguese nation.

Descriptions of Lisbon will be found in the various books published by steamship companies and tourist agencies, but to the Nalgoites and those accustomed to administrative work there are certain characteristics which strike me as noteworthy in the people of Lisbon. For instance, in this capital city there is an extraordinary amount of black blood in the people. I had no idea that in a European city the amount of black blood could be so great.

Another interesting point is that in walking through the streets of Lisbon we counted the number of people we found smoking, and in a whole day we only noted three—two smoking cigarettes and one smoking a pipe. This in a city of hundreds of thousands of people is remarkable. That these people are not smokers to anything like the extent to which we are is borne out by the fact that in the public streets, parks and cafes there are no cigarette ends or matches to be seen on the ground. They have peculiar laws as regards smoking. If women are found smoking in the streets they can be arrested and fined four shillings; if a man lights a pipe from a pipe-lighter he can be fined twenty shillings; so, therefore, if a lady lighted a cigarette with a pipe lighter in the streets of Lisbon she could be arrested and fined four and twenty shillings!

Our next port was Casablanca. The enthusiasm for deck games was very great, the most astounding beach suits suddenly appeared and the Treasure Hunt that took place was memorable. Dancing took place on the deck every night, and except for a slight slope of the deck the floor was very good, and if there was a slight roll, what did it matter.

PRIMITIVE CASABLANCA

We reached Casablanca on August 1. The itinerary was so timed that the ship always arrived at her berth immediately before breakfast on the day of arrival, thus enabling everyone to have an undisturbed night, and any noise of berthing the ship was the signal that it was time to rise. Casablanca is impressive; it is a big port and harbour, and it is extraordinary that after a few hours steam from Lisbon you find yourself suddenly in contact with customs and habits that we know as "Eastern." Here the people are Mohammedans, and I verily believe that much of their life has not changed since the Saracens pushed their way across Africa to the Atlantic coast. They are under the domination of France and whatever may be one's opinion of Arabs and the Moorish quarters of the city, my admiration for what the French have done in Casablanca is sincere.

MOORISH QUARTERS

What was once squalid areas has been swept away and miles of beautiful avenues constructed. The buildings in these avenues are worthy of any city in Europe and there is every sign that this work is progressing with great rapidity. The Moorish quarters still persist in all their oriental simplicity and quaintness, some of the streets would very well answer a description in the "Arabian Nights"—the open stalls and shops, the men sitting repairing boots or making bread just as was the case centuries ago. The main street through the Moorish quarter is a good example of this. I shall never forget my first visit with our party. It was a remarkable sight—Moors, Arabs, French, all mixed together higgledy piggledy; the noise, smell, camels, and urchins and, threading their way through our midst.

Everyone agreed what an interesting place the Moorish quarter is. I probably looked at it from

the wrong angle. The colour and life and movement no doubt, fascinating, but as a sanitarian I tried to think what those streets and quarters would look like if all life—human or animal—were removed—the buildings and dilapidations, the squalor, the lack of everything—I thought that day that there would not be sufficient sanitary notices in the hands of any sanitary authority to cope with the situation. Verily, the call for a slum clearance scheme is urgent, and this, I understand, the French have in hand.

The excursion from Casablanca was through the desert to Rabat, the capital of the French possessions, and here the conditions were similar except that they were less untainted with Europeanism. Rabat is really the old Salle, the port into which our friend Robinson Crusoe was taken when he was captured by the Rovers, and from whence he escaped with the boy Xury. The old pirate stronghold is a most interesting place and still stands. There can be no doubt that the inhabitants of Rabat were at one time pirates to the last man, and let it not be forgotten that their piratical instincts are not dead, for their chief object in life is to best you on a deal. This, I believe, is the greatest joy in their lives, whilst the rascality of the men who call themselves guides must be experienced to be believed.

I left Casablanca with the greatest regret. We sailed at midnight amidst the wild clamour of what is known as a "Beach Market," for what the inhabitants had failed to sell during the day they would bring to the side of the ship on the eve of sailing and offer at about half the price originally demanded. There was great uproar, which was exciting and withal very interesting.

A SULTAN'S DEPARTURE

On August 2 we saw the Sultan of Morocco leaving for Paris; he went in a French cruiser and his departure was a most interesting sight. He was seen off by a large crowd of armed men, some hundreds of these being Arabs of the desert dressed in many-coloured robes, each mounted and carrying a spear. Lining the whole of the wharf between these mounted men and the course which the Sultan would take were rows of French Senegalese troops, while the cruiser in which he was received had quite a large company of French Marines to receive him. It was a very significant fact that all the mounted Arabs carried nothing but spears, which I fancy are not very effective; the Senegalese troops, however, were all armed with rifle and bayonet and the French troops were all armed. The political position here is interesting and, I fancy, "explosive."

We had a most enjoyable run across to the Canary Islands to our first port, Las Palmas on Grand Canary. At once one begins to learn. Thus, I found that the word "Canary" is a corruption of the Latin word "canis." It seems that many years ago Juba the Second, King of Mauretania, sent an expedition to these islands and that this expedition brought back a specially fine breed of dogs. The islands were then known as Islandae Canis—the Isles of Dogs—and Canis became Canary.

I had pictured the Canary Islands as a land of tropical verdure, but to my surprise I found this was not so; they are volcanic and throughout the whole of the Canary Islands there is practically no grass. The old belief I cherished was that canaries were reared here; this I also found to be wrong, but I was astonished to learn that they rear *camels*.

On August 5 we left for Oratava on the Island of Teneriffe. After the flat lands of Lazarote and Grand Canary Teneriffe strikes one as impressive—a huge 12,000-foot cone rising above the clouds. Like its neighbours, it is volcanic. A most wonderful assortment of fruit is grown, the banana predominating. Everywhere there are square miles of bananas and a visit through these plantations is an education; one realises what a wonderful plant the banana is. Not only the fruit, but the whole of the plant has market value, even the great stems, which may be eighteen inches in diameter, are used for cattle food. Only a few years ago these people were enriching themselves to a wonderful degree by the exportation of cochineal, but this as a trade is dead, and the banana has saved the islands from ruin.

We sailed round the island to Santa Cruz on August 8. Santa Cruz is probably the key to the Canary Islands. This is the port where Nelson met with his first and only defeat. He attempted to take Santa Cruz, but circumstances and the Canary Islanders were too many for him. Here he lost his arm. The people of Santa Cruz will show you with great pride the flags hanging in their cathedral which they captured on that occasion.

We were back again at Las Palmas on the ninth, and to any member of the medical profession who may pass that way it is of interest to know that they can with a little trouble see the leper hospital there. There are about fifty cases housed in the old monastery of St. Lazaro. As the whole population of the islands is 250,000 it will be seen that the disease is comparatively rare. If any doctor contemplates this trip I should be pleased to tell him how to visit the settlement.

" Breathes there a man with soul so dead,
Who never to himself hath said,
This is my own, my native land? "
Walter Scott.

MENU

Hors d'Œuvres Varies
"The difficulty in life is the choice." Geo. Moore

Consomme Printanier *Fausse Tortue*
"Much may be said on both sides." Fielding

Salmon Bouilli, Sauce Tartare
"A most fresh and delicate creature." Shakespeare

Cotelettes d'Agneau aux Petits Pois
"Dishes alike delightful and appetising."

Aloyau de Bœuf Roti, Pouding de Yorkshire
"Meat of the noblest sort and savour."

Dindonneau Rotie, Sauce Airelles
"Her elbows pinioned close upon her hips."

Asperges au Beurre *Pommes de Terre*
"I could wish my best friend at such a feast."

Salmis de Gibier
"You have hit the mark." Shakespeare

Froid : : Jambon de York : : Salade
"A very gentle beast and of good conscience."

Pouding Anglaise, Sauce Cognac Peches, Melba
"Some of the sweetest things."

Fruits *Amandes et Raisins Sec*
"After a choice repast."

Cafe
"I wasna' fou' but just had plenty." Burns

With Happy Memories

The amusements on board were manifold and difficult to keep up with, and we reached home on Sunday, August 16, all sound in life and limb, everyone sorry that the trip was over. The days and the evenings were very fully occupied what with deck games, dancing, etc. One thing that surprised me was the catering, how it is done on a liner. As I have said, we "steamed up the bay on seven meals a day," and I append the menu of the last dinner. I would ask anyone whether, as a doctor, I was not justified in advising people to cut a good deal of it out. The wonder to me is where it all came from on board of a ship.

Before I conclude I would like to pay a tribute to our courteous organiser, Mr. Swindon, whose efficient efforts added so much to the enjoyment of the cruise, and I would say to all Nalgoites who in these hard times can save enough for a good holiday and change, not only is the time well spent in high enjoyment and good fellowship, but it is in itself an education to take the Nalgo trip to the Canary Islands.

FUTURE LIBRARIANS

THERE was no reason for library authorities to be content with unqualified servants, declared LT.-COL. J. M. MITCHELL, the president, in his address at the Library Conference at Cheltenham, recently. If they appoint assistants straight from school, they should appoint only such persons as, having reached the matriculation standard, were qualified in a few years to take the Library Association certificates and the resulting diploma, he said.

In the old days of the penny-rate limitation, the isolated municipal library, with an income, which, in all but the larger centres, meant starvation of stock and pathetically small salaries, could not expect to attract the services of men and women of culture and professional qualification. The Library Association in those days made a brave stand for the appointment of qualified persons, but low salaries led to a sadly inadequate conception in the minds of many local authorities of the standard of service required, and many libraries were, and unhappily, still are, staffed by men and women who finished their formal education in the elementary school or at the most possessed the matriculation standard of general education. The marvel was that, in libraries of that kind, officials receiving so little encouragement and earning absurdly low remuneration had achieved so much excellent work.

COMPENSATION QUESTION

JUDGE CROSTHWAITE, in Salford County Court, decided a case affecting the rate of compensation that should be paid when a disabled employee reaches the period when he is entitled to superannuation allowance. Salford Corporation applied for reduction of the amount paid under the Workmen's Compensation Acts to a municipal worker, who was permanently injured by a motor van while engaged in the performance of his duties. From the Corporation he received 30s. a week in compensation, and subsequently superannuation entitled him to another sum of 36s. 6d. per week.

Statutory provision is made to the effect that in fixing the amount of compensation regard must be had to the payment of any superannuation allowance. The Corporation therefore applied for a diminution of the amount of compensation payable to the employee.

The argument for reduced compensation was that the Corporation paid two-thirds of the contributions to the superannuation, and therefore became entitled to a corresponding reduction in compensation money, which would bring the latter down to 6s. per week.

His Honour quoted *Watts* v. *Manchester Corporation* and held that he must have regard to the amount paid as pension, but that did not necessarily imply two-thirds diminution anywhere He abstained from laying down any ruling; confining himself to a decision in accordance with the broad wording of the Act that "regard must be had" to the amount of superannuation paid.

His Honour then deducted half the superannuation paid—18s. 3d. per week—from the amount of compensation hitherto paid—30s. per week—thus assessing the amount of compensation at 11s. 9d. per week. Costs would be allowed to the respondent on Scale B.

CIRCULAR 1222

N behalf of the National Association of Local Government Officers, Mr. L. Hill, General Secretary, addressed the following er to the Minister of Health, early in tember:—

ne Rt. Hon. Neville Chamberlain, M.P., Ministry of Health, Whitehall, S.W.1.

ar Mr. Chamberlain,

May I assure you that Local Governnt Officers appreciate the very difficult k which at present faces the Governnt and the great responsibilities which u are personally shouldering, and only mediate and exceptional circumstances ce me for a moment to call your ention aside from the main purpose of ur work.

I am receiving evidence from all parts the country that Local Government ficers everywhere are full of anxiety as the effect of panic economy decisions ich are being made by Local Authoris.

In many places notices of motion for ductions of salaries have been given, d in most cases the reductions proposed not conform with the Prime Minister's rlier declaration that "the Government ll ask for an equality of sacrifice on the rt of everybody."

Unless some official action of a steadyg effect is taken at once I am afraid there a danger of irreparable damage being ne to the prestige of the Local Governnt Service.

You have had long experience of Local overnment, and I know you appreciate e value of the past loyalty and present ficiency of the Local Government rvice. The public servants of this untry are as able as most people to preciate the seriousness of the present uation; they have enough intelligence judge fairly accurately what "equality sacrifice" means, and they are endowed th sufficient sensitiveness to feel very enly any unfair or ill-thought-out heme of reduction of their remuneration panic-stricken Local Authorities.

Since the War over 200 Acts of rliament and Orders have been passed d issued concerning Local Government, d the Local Government Officers have sponded to the demands of successive overnments without hesitation.

The salaries of Local Government fficers are not based upon any uniform national scheme. The amounts vary cording to the value put upon their ork by each Local Authority. For some me now rates of remuneration in many istricts have been regulated with more gard to local industrial conditions than the real service value of the duties and sponsibilities. The cost-of-living bonus hemes of Local Authorities were dopted late, finished early and were never applied uniformly throughout the whole Service.

I am not making reference to these points with the object of giving you the impression that Local Government Officers are not prepared to face an entirely new set of circumstances, but to suggest to your mind how grave is the danger that Local Government Officers will suffer immediate hardships, through misdirected action and merely because their remuneration is assessable. There never was a time when the need for adequate negotiating machinery was so keenly felt as it is now. In its absence we are entirely dependent upon some official gesture being made at once to avert widespread injustice to a set of public officers whose loyalty, efficiency, and integrity are beyond question.

I am sure it is not necessary to call your attention to the possible adverse reactions of any drastic cutting down of expenditure by Local Authorities for no other reason than that of stopping spending, and upon this issue and that which is primarily the cause of my letter, I hope something will be done, or said, which will have a steadying effect n Local Government circles.—Yours sincerely,

L. HILL,
General Secretary.

September 5, 1931

THE following is the full text of Circular 1222, issued by the Ministry of Health to Local Authorities on September 11:—

TO LOCAL AUTHORITIES.

SIR,—I am directed by the Minister of Health to state that H.M. Government have given consideration to the question of reduction of local expenditure generally, over and above the reductions in special branches of that expenditure which will be dealt with in special circular letters.

H.M. Government find themselves compelled by the necessities of the financial situation to impose on the community a heavy additional burden of taxation for national services, and at the same time to make large reductions in the national expenditure, some of which are such as to involve heavy sacrifices by the community. In these circumstances it seems to H.M. Government of the first importance that the utmost care should be exercised in settling the charges to be imposed on the community by way of local rates, since ratepayers and taxpayers are very largely the same people.

H.M. Government would not, however, contemplate that Local Authorities should embark on a wholesale and ill-considered course of cutting down expenditure whatever be its character or its purpose. Such a policy seems to them neither necessary nor advisable.

What they would desire is that each Local Authority, through its Finance or other appropriate Committee or through such special Committees, not necessarily wholly composed of members of the authority, as have already been appointed in some areas, shall subject immediately to careful and detailed scrutiny the whole field of its expenditure, examining, for example, whether full value is being obtained for money spent, what savings can be made in the administrative machine in all its branches, whether development of any services cannot safely and properly be slowed down till better times. In making such a survey, Committee should, in the view of H.M. Government, pay special regard, *inter alia*, to such questions as whether a service is or is not likely to be remunerative either at once or in the near future, whether it is required on urgent grounds of public health or other grounds of similar public urgency, whether it is justifiable on the ground of the contribution which it makes to the provision of employment for local workers, thereby avoiding the throwing of charges on national or local funds. The propriety of rationing the spending committees of the Local Authority merits careful consideration.

In dealing with this matter the question whether any reduction should be made in the remuneration of employees of Local Authorities will inevitably arise. It will be within the knowledge of authorities that H.M. Government have felt themselves compelled by the exigencies of the situation to impose percentage reductions on the higher grades of salaries in the service of the Crown, leaving the lower grades of salaries to the unrestricted operation of the cost of living bonus arrangements. Reductions are also being made in the emoluments of classes of local officers of services which are the subject of percentage grants from the Exchequer and in the remuneration of doctors and chemists under the National Health Insurance scheme. The conditions of the Local Government Service and the ranges of salary vary so materially that H.M. Government do not think it practicable, even if it were desirable, for them to impose any hard and fast rule on Local Authorities in this matter. But they are confident that officers of the Local Government Service not affected by the reductions in emoluments above referred to will be prepared to make their contribution in the present emergency, and they think that each Local Authority should discuss the situation with its officers with the object of ensuring that all may have an opportunity of sharing equitably in the sacrifices demanded by national need.

I am, Sir,
Your obedient Servant,
W. A. ROBINSON.
The Clerk to the Authority.

BRANCH & DISTRICT NEWS

BUCKS

The Bucks County Branch continued its run of success in the Southern District competitions at Aldershot recently when the cricket and tennis cups held last year were retained. In the final matches, Bournemouth were beaten by five runs at cricket and the tennis team defeated Hampshire by five events to four. The weather for these fixtures was anything but conducive to enjoyable play and form was of a very high standard considering all the circumstances.

DARWEN

Darwen Corporation has passed a resolution to the effect that six months' notice of termination of employment will be given to officials, who have attained 70 years of age. There is apparently no mention of any retiring allowance. This Council has repeatedly considered the question of the 1922 Superannuation Act, but has always turned it down. Representations are being made to the Council to withdraw the notice, or, as an alternative, insert a retiring provision for employees who have served them faithfully and well for so many years.

DURHAM

A marriage of interest to members of the Durham County Branch was that in which Mr. W. Nimmins, a member, and Miss Mildred M. Kay, were the parties. The nuptials were celebrated at St. Bartholomew's Church, Croxdale, on August 3, and were attended by a number of well wishers.

EDINBURGH

The Edinburgh and District Branch has sustained a loss by the death, on August 8, of Mr. John S. Jack, Smoke Inspector, Sanitary Department. Deceased was a keen member of the local branch, and he will be remembered to Conference delegates by having won the Walker Shield in connection with the golf competition at the Annual Conference in May last.

HACKNEY

A gathering, representative of the staff of the Registration Department at Hackney, met to bid farewell to Mr. A. Howell, the Registrar. Mr A. W. Brewer, the Superintendent Registrar made a presentation on behalf of the department staff. Mr. Howell was dispenser to the London County Council and was prominent in the world of Freemasonry.

HAZEL GROVE

Hazel Grove and Bramhall U.D.C. have adopted the Superannuation Act and become members of the East Cheshire (Local Authorities) Joint Committee on January 1, 1931.

LIVERPOOL

After prolonged negotiation, the Liverpool Corporation has designated the posts of all officer types under the Local Government Act of 1922. On the representations of Nalgo, many classes, including bath moneytakers, laboratory assistants, storekeepers and foremen, electricity inspectors, park constables, tramway inspectors and institutional officers, had their posts designated under the Act. This will be a source of much satisfaction to many, and will do much to remedy the anomalies which have existed in the past between established and unestablished officers. Following persistent application, redress has been obtained for a member at Liverpool who was injured in the course of his duty and paid during the period of his incapacity only at the Workmen's Compensation rate of 30s. a week. The balance of his salary was advanced by the B. and O. Fund and his claim for full pay was eventually successfully obtained from the Corporation.

LLANDUDNO

The annual golf competitions of the North Wales District Committee were held on the links of the Colwyn Bay Golf Club on August 15. In the team competitions of four a side, Llandudno (No. 1) carried off premier honours, the Golf Team Challenge Cup, for the third year in succession with a net score of 292. Llandudno's second string being a close second with a net score of 300. Winners of the Individual Merit Competition was Mr. W. Cleave, Surveyor's Department with a net score of 70. Mr. A. Hobson, Park Department, 71, was second. Both were members of the Llandudno Branch.

MR. HUGH BEGG, F.R.C.V.S.

Senior Vice-President and President-Elect Royal Sanitary Association of Scotland

Mr. Hugh Begg, County Veterinary Inspector for Lanark, appointed in 1910, and first whole-time county veterinary officer in Great Britain, is a prominent personality in the work of N.A.L.G.O. over the border. That his work in the field of sanitation has been recognised by the Royal Sanitary Association of Scotland, will be the source of gratification to his co-workers in the local government services.

NEATH

At its July meeting the Neath R.D.C. decided to reduce by fixed percentages the salaries of all officers receiving £208 a year and over. A letter was sent to each officer, inquiring whether he agreed to the reduction. The Branch met immediately and objected to the Council's proposal because there had been no negotiations with the officials, and further, the reductions proposed were too severe.

A letter was subsequently addressed to the Clerk of the Council by the D.O.S., objecting to the reductions and the manner in which it was proposed to enforce them, and offering to meet the Council or Committee, with a view to negotiating an equitable settlement. The Council held a special meeting at which deputations from N.A.L.G.O., E.P.E.A. and the Sanitary Inspectors' Association, together with chief officers of the Council were heard. The Council adjourned consideration.

NEWCASTLE

For many years past, the Sheriff of Newcastle-upon-Tyne has fielded a cricket team to meet Mr. Norman Whitfield's eleven on the ground of the Northumberland County Club at Jesmond, by which means over £300 has been raised towards N.A.L.G.O.'s Benevolent and Orphan Fund. This year's fixture produced some bright batting, but rain interfered with play. The Sheriff, Councillor J. W. Leech, M.D., entertained the players and friends to tea. Several members of the City Council were present. Mr. J. L. Clark was the organiser of the interesting fixture.

PRUDHOE HALL COLONY

Tennis among women members of the staff at Prudhoe Hall Colony has received considerable encouragement as a result of the action of the Matron, Miss N. M. Hawkes, M.B.E., in instituting a competition for a trophy, which by unanimous accord, is to bear her name. In the semi-final some excellent play was witnessed, Nurse D. Wilson and Nurse G. Kink passing in to the final. Nurse Wilson beat her opponent 6—0, 6—3.

At the conclusion the cup and prizes were presented by the Matron to whom a cordial vote of thanks and a beautiful sheaf of yellow chrysanthemums were given for her enthusiasm and help. Afterwards tea was served.

SHEFFIELD

The Sheffield Municipal Officer's Guild recently made a presentation to Mr. J. W. Dickins, former vice-chairman of the Guild, on the occasion of his retirement from that office, and from the service. In thanking the members for the gifts—a beautiful grandmother clock and electric radiator, subscribed for by members of the Guild—and for the kindly spirit which had prompted them, Mr. Dickins said he would always retain very happy memories of his work for N.A.L.G.O.

SHROPSHIRE

The Assistant Chief Constable, Comdr. the Hon. Humphrey Legge, D.S.O., and Mr. F. Stephenson, the Deputy Director of Education, assisted Stafford County officers in a cricket match against a Shropshire team which included Major A. A. Johnson, County Clerk, and Mr. W. H. Butler, County Surveyor. Batting first on the Bicton Mental Hospital pitch, Stafford scored seventy for the loss of two wickets when lunch was taken. A collapse followed, the whole side being out for 115. Salop collected one hundred runs in reply, W. G. Brocksom making 23 and W. H. Butler 17. The best performances were: For Stafford, Yates 34, Comdr. Legge 30, Yates taking four wickets for 24; and Wainwright (Salop) five for 33.

SOUTH SHIELDS

Representatives of the Women Public Health Visitors' Association, together with Mr. J. B. Swinden, N.A.L.G.O., interviewed the South Shields Health Committee regarding the salaries paid to nine of the Health Visitors, and urged that their salaries be increased to bring them into line with the remaining Health Visitors recently appointed at higher salaries, on account of the training they have to undergo and the qualifications demanded by the Minister of Health, and in support submitted details of salaries paid to Health Visitors by neighbouring local authorities, all of which were higher than the salaries paid in the borough.

After consideration, the committee resolved not to recommend the Council to increase the salaries.

ENTRANCE EXAMINATION

The Leyton B.C. has passed a resolution requiring all entirees to Grade "A" of the Council's services to pass a qualifying examination.

BRANCH AND DISTRICT NEWS

SOUTH WALES DISTRICT

largely attended meeting of the South Wales rict Committee was held at the Caswell Bay el, Caswell Bay, Swansea, on September 12. C. B. Bright (Glamorgan C.C.) presided. ised rules for the District Committee were roved.

t the outset the chairman congratulated Charles Styles, of Newport, on his election as sident of the National Association of Relieving cers, and welcomed the representatives of the ntly formed Cardigan County Branch. J. Paith Morgan, County Finance Clerk and sident of the new branch, returned thanks.

Mr. G. Llewellyn (Monmouth County ncil), Mr. C. B. Bright (Glamorgan County ncil), Mr. W. J. Blainey (Barry), and Mr. n Davies (Bedwellty), were elected as repre- tatives on the South Wales Regional B. & O. nmittee.

Reports were received of steps taken where uctions in salaries were threatened, and it was ed to recommend branches to get into touch h the hon. secretary of the district committee mediately proposals were formulated.

At the conclusion of the meeting the delegates e entertained to tea by the Mayor of Swansea.

SURREY

Members of the Legal Department of the rrey County Council assembled on August 27 bid official farewell to Mr. Harold Arthur re, chief clerk in the department for the past years. Mr. Hure has been appointed to a ition of responsibility in the Clerk's Depart- nt of the Kent County Council. Tangible pression of the regard with which this officer s held among his colleagues was made in gifts a gold wristlet watch and a walnut bureau. . H. B. Williams, Deputy Clerk, congratu- ed Mr. Hure in securing advancement "com- nsurate with his abilities and popularity."

SWADLINCOTE

Mr. W. P. Tunnicliffe, chief clerk in the adlincote U.D.C. Surveyor's Department, ired on superannuation a short time ago after enty-two years' service, and his fellow mem- rs of the Swadlincote Branch of the N.A.L.G.O. ve made him a presentation as a token of their eem. The gift took the form of a handsome n chair, and at a well attended gathering of the nch it was presented to him by Mr. E. R. en, clerk to the Council.

WHITEHAVEN

The Local Government and Other Officers' perannuation Act, 1922, was adopted by the hitehaven Corporation for the whole of their ff of officers and workmen as from July 1.

SPORTS—N.W. DISTRICT

The annual sports meeting was held at Stanley rk, Blackpool, on Saturday, September 12. cellent arrangements were made by the ackpool and District Branch for the playing off the semi-finals and finals of the various mpetitions, and the best thanks of the district mmittee are due to them for contributing to a ccessful meeting. In the Bowling teams mpetition, Burnley "A" Team secured the allenge Trophy presented by the North- stern District, defeating the Manchester Team. ch member of the winning team was presented th a coffee set and tray, and runners-up, a t-glass jug.

Other results were :—

INDIVIDUAL BOWLS CHALLENGE CUP (presented by anchester Branch), Mr. H. F. Haslem, of Bolton; Mr. W. Thompson, Liverpool, runner-up.

TENNIS TEAMS COMPETITION.—Bolton beat Warrington.

INDIVIDUAL TENNIS LADIES' COMPETITION (Johnson ophy).—Miss Harper, of Liverpool; Miss Reford, anchester, runner-up. Gents: Mr. A. Worthington, ford; Mr. T. Thompson, Stockport, runner-up.

GOLF COMPETITION (Accrington Cup).—Mr. A. H. tts, Manchester; Mr. Dart, of Bolton, runner-up.

SWIMMING (Teams) COMPETITION.—Manchester; Burn- , runners-up.

CROYDE BAY CAMP

"MY strongest impression of the Croyde Bay Holiday Camp was one of freedom," a recent visitor writes. "There was a complete lack of restraint and we did just as we pleased. Punctuality at meals was the only thing required of us. The food was excellent, and with the fresh air and sun and wind combined to make us all pictures of health.

"I can only say that the camp has been a successful venture, and for anyone who wants a real free-and-easy holiday with good food, fun, and fellowship I can thoroughly recommend the Nalgo Home-from-Home at Croyde Bay for next year.

CROYDE BAY HOLIDAY CAMP

"The committee each week had no easy task in arranging the week's "Whoopee," but they were very successful :—the ladies' nights and men's nights; the cricket matches; the tennis, putting, and ping-pong tournaments; the beach sports and bathing parades; and on Fridays the farewell dance and singsong to speed departing pilgrims on their way.

"The trips organised included Lynton, Lynmouth, Woody Bay, Clovelly, and the Ambrosia Works at Exeter, all of which we enjoyed in spite of the inclement weather.

"Bathing was fine. The sea was never smooth enough for swimming, but the surf-bathing was a never-ending source of delight. The water was usually icy cold, and in comparison the pools on the beach seemed quite hot."

"HUT 74."

BERMONDSEY OFFICIALS

Considerable prominence was given in the daily press to certain events at Bermondsey in which officials were said to have been subjected to threats and assaults by certain unemployed and ex-officials. The Works Committee of the council held a special meeting to consider the facts. The general manager reported that terrorism had been attempted by men who had lately been in the employ of the council. Attempts to rush the Town Hall in order to obtain interviews with officials and these had had a demoralising influence upon the staff. He complained that a considerable amount of time was wasted in dealing with the gangs.

As an outcome of the incident, instructions were given to the Town Clerk to prosecute in the event of any threat, assault, or trespass.

DR. JAMES GRAHAM

The death occurred suddenly in London recently of Dr. James Graham, Director of Education of Leeds, a post which he had held for many years. Dr. Graham, who was sixty-two years of age, had gone to London to attend a meeting of the Executive Committee of the Association of Education Committees, which was held on the day prior to his death, and also a meeting of the Education Committee of the Association of Municipal Corporations, of which he was Vice-chairman. At the meeting of the latter body, a resolution was passed expressing their profound regret.

NATIONAL ASSOCIATION OF LOCAL GOVERNMENT OFFICERS

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24 ABINGDON STREET, WESTMINSTER, S.W.1.

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W. H. WHINNERAH, A.C.I.S., Secretary, Paving and Highways Department, Manchester.

General Secretary : L. HILL.

Legal Secretary : JOHN SIMONDS, M.A., Barrister-at-Law.

Chief Organising Secretary : W. P. FOX.

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Scotland.—J. M. MORTIMER, 135 Wellington Street, Glasgow, C.2. Telephone: No. 404 Douglas.

ALL HEADQUARTERS COMMUNICATIONS should be addressed to the General Secretary and endorsed with the appropriate subject, e.g., "Legal," "B. & O.," "Provident," etc.

Telephone : Victoria 6056 (3 lines).
Telegrams : Natassoc, Parl., London.

EXAMINATION SUCCESSES

In recent examinations, the following members of the Salop County Officers Branch met with success : T. Davies (Elementary Education Dept.) Preliminary C.I.S.; L. P. Groves (M.O. Dept.); C. Davies (M.O. Dept.); and T. G. Wadlow (Clerk's Dept.), Intermediate C.I.S.

COST OF LIVING

Below we give the average monthly percentage increase over the level of July, 1914, in the Cost of Living Index for the past six months : April, 47; May, 47; June, 45; July, 47; August, 45; September, 45. The percentage increases in each of the five groups on which the Index Figure is based are as follows :

	JULY	AUG.	SEPT.
Food	30	28	28
Rent	54	54	54
Clothing	95	95	95
Fuel and Light ..	70	70	70
Other Items ..	75	75	75

NALGO HOLIDAY GUIDE

WILL MEMBERS ASSIST?—Addresses contained in the Nalgo Holiday Guide are those which have been recommended from time to time by members of the Association. It is desired to keep the guide thoroughly up to date and to make it a perfectly reliable reference for members desiring information of satisfactory accommodation for holiday purposes. Therefore will every member whose experience has been unsatisfactory in any way please write at once to the general secretary and say whether the address should be deleted from future issues. New addresses which have been found from personal experience to be worthy of recommendation will also be welcomed.

The guide is consistently improving in size and utility and the editor looks to members for the maintenance of its progress and reliability. Information in regard to accommodation will be treated as strictly confidential.

NALGO DIARY, 1932

The diary, as considerably improved last year, will be maintained at the same standard of quality and be of the same appearance. It is brought right up to date in its information as to the various Nalgo activities. Supplies will be available next month.

Members are urged to place orders with their branch secretaries. The price of the diary is 1s. 6d.

NOTICE TO CORRESPONDENTS

Organising and Branch Secretaries are requested to send "copy" to reach the Editor by October 20 for the November issue.

News of events which take place later—up to October 21—can be inserted if correspondents will send an intimation to the Editor beforehand.

LOCAL GOVERNMENT SERVICE,
3 and 4 Clement's Inn, W.C.2.

N.A.L.G.O. COLOURS

The following articles in the Nalgo colours may be obtained through branch secretaries or direct from headquarters at the prices shown. Remittances must accompany order.

Sports badges.—Blazer pocket size, price 2s. each.

Ties (silk or knitted).—Suitable for business or sports wear, price 2s. each.

Scarves.—Black ground with stripes, price 10s. each. White with stripes at end, price 10s. each.

Tobacco pouches.—Silk covered, price 2s. each. Better quality, price 3s. each.

Striped ribbon.—Corded silk, ½ in. wide, 10d. per yard.

Striped material.—As used for making the ties, 24 in. wide, 7s. per yard. A tastefully executed advertisement in colours of the ties, scarves, badges, blazers and tobacco pouches, setting out the prices, has been prepared and issued to the branch secretaries for permanent display in the various departments.

HEATH LECTURES

Reference has previously been made in LOCAL GOVERNMENT SERVICE to a course of post-graduate lectures on Maternity and Child Welfare arranged for Health Visitors, Nurses, Midwives, Superintendents of Infant Welfare Centres and other women officers. Lecture fees for the whole course of ten lectures are 7s. 6d. and 1s. for a single lecture. Applications should be made to Miss M. E. Richards, Secretary, National Association for the Prevention of Infant Mortality, 117 Piccadilly, W.1.

CORRESPONDENCE

REDUCTION OF PAY

The Editor,
LOCAL GOVERNMENT SERVICE.

SIR—Now that men and women in the service of the Government or the Local Authorities are suffering cuts in salary, I suggest that my example is worthy of imitation. I am informing all tradesmen with whom I deal that my salary cut necessitates the abandonment of particular purchases, and I am telling the editor of my hobby-paper that I have written his advertisers in similar strain.

In this way it is possible some realisation of the meaning of salary reductions will dawn in the minds of the general public. To suffer in silence is not only silly, but futile.—Yours truly,

F. H. HAYMAN.

Trewirgie Cottage, Redruth.
September 10, 1931.

COUNCILS AND SUPERANNUATION

Shoreham U.D.C. have adopted an agreement with the West Sussex County Council, under the provisions of the Local Government and Other Officers' Superannuation Act, 1922, for the admission of certain officers of the Urban District Council to the County Council's superannuation scheme.

It was reported to the Superannuation Sub-Committee of the Great Yarmouth Town Council that if the Council decided to increase superannuation to former employees in respect of non-contributory service, from 1-120ths to 1-80ths, the increased cost would be £731 13s. 8d. per annum. It was decided to recommend that as from April, 1931, the superannuation allowances of employees who retired before March 31, 1931, be increased to 1-80th of their average weekly wages for the five years preceding their retirement for each year of pensionable service.

With the adoption of the Superannuation Act, 1922, by the Ashford U.D.C., 182 officers will benefit by its provisions. The annual cost will, it was stated by the Chairman of the Council, be £1,758, but the actual amount to be paid by the Council, £804. The balance would be made up by the contributions of the trading departments (water, electricity, and gas departments). If the long view was taken, the speaker said, they would realise that they were adopting a scheme that would be for the good of their officials. When the actuarial investigation took place, as it must every five years, he thought it would be found that the scheme was of benefit to the council. It marked another step in the progress of the local authority.

B. & O. FUND

Meetings of the East Midland and West Midland Regional B. & O. Committees have been held at Nottingham and Birmingham respectively. The East Midland Committee made grants in fifteen cases, including five annuitants, and the West Midland Committee in twenty-two cases, including twelve annuitants.

MR. G. W. MATTHEWS

Regret has been occasioned, particularly in the Metropolitan area, where he was well-known, by the death of Mr. George William Matthews, clerk in the Public Health Department at St. Marylebone. Mr. Matthews came to Marylebone eighteen years ago. For several years he was honorary secretary of the Road Walking section of the Metropolitan District and served the local branch as social and sports secretary. Mr. Matthews, who was but thirty-seven years of age, leaves a widow, to whom every sympathy is extended.

LOCAL GOVERNMENT SERVICE

Editorial and Advertisement Offices, 3 and 4 Clement's Inn, Strand, London, W.C.2.

Telephone: Holborn 2288-2289.

Contributions on topical Local Government problems are invited, and will receive careful consideration, but the Editor cannot accept responsibility for the safety of manuscripts submitted for his consideration.

Authoritative local news on matters having more than a purely local interest is welcomed.

Legal and other inquiries relating to Local Government will be answered promptly.

All communications should be addressed to THE EDITOR.

OCTOBER 1931

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NOTES OF THE MONTH

EQUALITY OF SACRIFICE

WHEN writing for our September issue it was known only that a financial crisis had caused a change of Government, that a state of National Emergency had been declared, and that the Prime Minister had given an assurance that the Government would "ask for an equality of sacrifice on the part of everybody." Since then things have moved rapidly. Shortly after the Prime Minister had said: "This is the War over again," the Government's financial shock battalions were unloosed upon the teachers, police and the fighting services. This frontal attack was followed by the issue of circulars from the Ministry of Health, the Board of Education, and the Scottish Office which, it is feared, may be interpreted to mean that Local Authorities are called upon to deal with groups of public officers who are assumed to be enjoying economic advantages. A general attack upon the taxpayer has also been launched. The new Budget calls for sacrifices from the salaried classes which are heavy enough in all conscience, and those who are in the public service and who have to suffer severe cuts in salary as well are naturally wondering how the provisions of the Economy Bill establish that which the Prime Minister announced as essential for justly dealing with the present state of affairs. The gravity of the nation's financial position is admitted, and provided Local Authorities take the officers into their confidence and act with scrupulous fairness, every member of N.A.L.G.O. will respond to the Minister of Health's appeal to share "equitably in the sacrifices demanded by national need." By its clear recognition of the fact that the conditions of local service are so varied that no uniform or inelastic mode of treatment could be enjoined by a central Department without wide departure from the rules of justice, Circular 1222, over the name of Sir Arthur Robinson, makes a notable contribution to administrative documents. Its publication is auspicious and significant of a time when N.A.L.G.O. has played an important part in preserving the economic security of thousands of Local Government officers. Little did Mr. Samuel Lord realise when he accepted the office of President of N.A.L.G.O. what a heavy burden would fall upon his shoulders. The manner in which he has faced that responsibility and his statesmanlike pronouncement which appears in this issue will command the admiration of every Local Government officer in the country. The members of N.A.L.G.O. have full confidence in their President's courage and sterling ability to guide them safely through a trying period

LEADERSHIP

TO be responsible for the leadership of an important association such as N.A.L.G.O. is not a sinecure. Every political and economic movement of major importance must not only be watched, but thoroughly understood. To understand their meaning it is unnecessary to be a party to political controversies. To realise the danger which overshadows the pound sterling does not mean that one has to be "in the city," nor is the capacity to grasp the significance of the term "balance of trade" a "divine right" of the business man alone. These are fundamental issues which affect the welfare of public officers as of every other citizen, and they must be watched with the care that would be given to the clauses of a Local Government Bill. If everyone could be brought to realise that not a single penny to be gained by reduction in the salaries of Local Government officers will directly benefit the National Exchequer, there would be no precipitate decisions. The circular letter issued by the Ministry suggests that the Government "are confident that officers of the Local Government Service not affected by the reductions in emoluments above referred to will be prepared to make their contribution in the present emergency, and they think that each Local Authority should discuss the situation with its officers with the object of ensuring that all may have an opportunity of sharing equitably in the sacrifice demanded by a national need. The swift-moving events of to-day call for cool thinking and wise decisions. Whilst these notes are being written the Government have abandoned the gold standard and repented of their arbitrary and harsh treatment of the teachers, police and the defence services. Circumstances may develop so rapidly that before these notes are read other important decisions forced upon the country will send up the cost of living in a way that will negative entirely all the time and trouble taken to adjust public officers' salaries. It is not unlikely that historians will maintain that the recommendations and the publication of the May Report were a national calamity. But at the moment that report holds the field, and as it was the genesis of the "cut" movement we must lay particular emphasis upon that paragraph which refers to the rates of pay in the Civil Service.

FAIR WAGES

ON the ground that the average payment to Civil Servants was not unduly high in comparison with a fair wage basis, the Committee did not recommend reductions. When Sir Josiah Stamp gave evidence before the Royal Commission on the Civil Service, the report of which was issued only a few days before the May Report, he was asked how the standards of remuneration in the Civil Service compared with those paid in other occupations.

The reply was that the salaries paid to the higher ranks compared unfavourably, probably to the extent of 50 per cent. On being questioned as to the pay of Civil Servants in lower positions, Sir Josiah stated that their salaries in those grades also compared unfavourably. That, in the opinion of the "May" Committee is a "fair wages" basis. We publish the scales of salaries paid to Civil Servants on another page and from those figures we can judge whether our salaries are fixed on a "fair wages basis" when compared with Civil Servants. From all this turmoil one thing has emerged and that is the true significance of the cry that the public officer is engaged in a "sheltered occupation." When normal times return there must come a reckoning with those who use loose phrases to the detriment of public administration.

SUPERANNUATION & COMPENSATION

MINISTRY OF HEALTH REVIEW*

FROM the passing of the 1922 Superannuation Act to March 31, 1931, approval has been given to its adoption by 441 Local Authorities, (44 County Councils, 56 County Borough Councils, 4 Metropolitan Borough Councils, 66 Borough Councils, 170 Urban District Councils, 66 Rural District Councils, and 35 miscellaneous authorities) and to 387 admission agreements.

The Minister approved one scheme under section 24 of the Act substituting, with the modifications necessary for protecting the rights and interests of the various parties, a superannuation scheme under the Act of 1922 for an existing superannuation scheme under a local Act. Eleven local authorities have now by procedure under this section substituted the Act of 1922 for superannuation schemes previously in operation in their areas.

ADMINISTERING THE ACT

Approximately 177,000 officers and servants have been brought within the Act by means of the ordinary procedure prescribed by the Act, and the total estimated annual cost to the Local Authorities (exclusive of administrative expenses) in respect of these officers and servants is approximately £1,883,000. In addition to these officers and servants a considerable number of Poor Law officers on transfer to County and CountyBorough Councils under the Local Government Act, 1929, came under the provisions of the Act of 1922, not having exercised their option under section 124 (1) of the Act of 1929 to remain subject to the Poor Law Officers' Superannuation Act, 1896.

The Minister approved six schemes under section 27 of the Widows', Orphans' and Old Age Contributory Pensions Act, 1925, reducing, in view of the contributions and benefits under that Act, the contributions and benefits of the Act of 1922. The number of schemes is now 22.

In pursuance of section 19 of the Act, Actuaries' reports on the investigation of 134 Superannuation Funds have been received. In six reports deficiencies were certified and five schemes dealing with these have been approved; one case is under consideration. In nineteen reports disposable surpluses were certified, in eighteen cases schemes dealing with such surpluses have been approved.

Two Orders under sub-section (3) of section 51 of the Rating and Valuation Act, 1925, were made providing for the application of the Local Government and other Officers' Superannuation Act, 1922, in lieu of the Poor Law Officers' Superannuation Act, 1896, to certain transferred officers.

Revised rules for the ascertainment of Transfer Values under sub-sections (1) and (2) of section 8 of the Act were issued by the Minister on June 27, 1930. The Rules have been published as Statutory Rules and Orders, Number 533 of 1930.

In the case of the Mayor of Stoke Newington *v.* Richards (1930, 1 K.B. 222) the High Court decided that fees received by the Town Clerk of a Metropolitan Borough as Registration Officer under the Representation of the People Act, 1918, are emoluments of his office for the purpose of the Superannuation (Metropolis) Act, 1866. In view of this decision the Minister is now advised that the words "paid to any officer or servant as such" in the definition of salary in section 3 of the Act of 1922 would include sums paid to the Registration Officer under the Act of 1918. This advice supersedes that referred to in paragraph 10 of Circular 353 dated January 8, 1923. The Minister is also advised that fees received and retained for his own use by the Clerk to any Local Authority as Registrar under the Land Charges Act, 1925, may properly be regarded as forming part of the Clerk's salary for the purposes of the Act, 1922.

Asylums Officers' Superannuation Act, 1909

The investigation by the Government Actuary of the financial position of the scheme under this Act is now in progress.

Local Government Act, 1929

Eleven amending schemes were submitted in pursuance of Section 124 (2) (b) of the Local Government Act, 1929, by Local Authorities having Superannuation schemes under local Acts for applying those schemes with the necessary modifications to transferred poor-law officers who did not elect to remain subject to the provisions of the Poor Law Officers' Superannuation Act, 1896. Ten of these schemes were approved, and one was under consideration at the end of the year.

COMPENSATION

Local Government Act, 1929

One hundred and forty-two appeals were received from transferred officers and others who were aggrieved by the decision of Councils on their claims to compensation under the Act. Of these appeals sixty-six were disposed of during the year. In thirty-eight the decision of the Minister resulted in the award of a greater amount of compensation than that awarded by the Council, while in five the award of the Council was reduced.

Twelve applications were made to the Minister to determine the Council to whom applications for compensation should be made.

*Annual Report of the Ministry of Health, 1931. Published by H.M. StationeryOffice. Price 5s. net.

NATIONAL ECONOMY BILL

Five services in particular—roads, education, national health insurance, unemployment insurance and police pay—are scheduled as subject to Orders in Council under the National Economy Bill. The period during which the Council may issue the Orders is limited to one month, but there is no reason for anticipating that any one of the specified services will be omitted from decisions during that time.

A drastic cut in the Road Fund is certain, without thereby putting a stop to ordinary maintenance work and minor improvements. The Ministry of Transport is fully alive to the fact that as road transport increases it would be bad financial policy to let the highways suffer through want of repair. Some of the bridge schemes will be left in storage.

MUNICIPAL FINANCE

"One good result emerging from the present economy discussions is an increased interest of ratepayers in local expenditure. Treasurers have long advocated measures for giving publicity to municipal finance. Apart from actual and rather sensational statements published recently concerning the revenues and expenditure of Local Government and their supervision and control, there is, even more dangerous in its effects on public opinion, newspaper discussion based on half-truths and misapprehension. The old problems of municipal debt, and the popular failure to perceive the parallel between Local Government borrowing and the raising of commercial capital, are subjects of misguided criticism."—*Municipal Journal*, September 11, 1931.

CLEANSING

Mr. A. R. Findlay, superintendent of the Aberdeen Corporation Cleansing Department, in his annual report states that the total expenditure for the year was £62,860, but with a revenue of £11,893 a net expenditure of £50,967 was met by the ratepayers. The department had to deal with two snowstorms. The first, in January, cost £84 in extra labour, but the second, which lasted from March 1 to 18, required the help of 3,264 unemployed men at a cost of £1,418. Hired vehicles cost £200, and the extra time of the regular staff involved an outlay of £311.

OLD VIC AND SADDLERS WELLS

The autumn programmes at The Old Vic and Saddlers Wells, commencing October 26, contain many gems from Shakespear. At the former theatre, the curtain will rise on "The Taming of the Shrew," "A Midsummer Night's Dream" following a week later. The latter will be played at Sadlers Wells during the two weeks commencing November 9. Among the principal light operas which may be seen during the season at either or both places are "Il Trovatore," "Carmen," "Lohengrin," "Faust," "Madam Butterfly," "Tales of Hoffman," "Pagliacci," and others.

LIFE ASSURANCE FOR LOCAL GOVERNMENT OFFICERS

BY A MEMBER OF NALGO

RECENT developments of the work of N.A.L.G.O. in connection with life assurance are wholly to be commended. N.A.L.G.O. members, for the most part, are men without private means and without business capital; they receive salaries which, ordinarily, do not greatly "fluctuate downwards." More than most others, therefore, they are in a position where it is both advisable, and indeed, usually essential, and often feasible, to provide for their dependants by the regular payment of assurance premiums.

Possibilities of life assurance are not sufficiently realised. A close study of what may be achieved will be found extremely interesting and in a great majority of instances highly profitable, to those with any taste for figures.

Perhaps a description of what has been done by a local government officer who has for some years made a minor hobby of the subject may stimulate others to consider their position. If the figures which are given below appear too ambitious for a local government officer whose salary is comparatively small, he can divide them by any convenient factor. The principle involved—not the actual amount of the assurances—is the matter of importance.

WHOLE LIFE POLICIES

Between the ages of twenty-four and thirty, I assured my life under two whole-life policies (with profits). At the age of fifty-three, I now find that these policies have acquired a reversionary value of £2,910; although on one occasion I found it convenient to take a bonus in cash. The net annual premiums, after allowing for rebate of income tax, now amount to just under £37 10s., and the value of the reversionary bonuses added to the policies each year is £64 (increasing yearly at present). If I now chose to commute the bonuses each year for a cash payment, this payment would amount to about £30. The amounts which I have paid in net premiums during the past twenty-eight years total about £1,040. If I live another twenty years, I shall have paid in all (assuming that income tax abatements continue at the present rates) another £750, making about £1,800; and it is conservatively estimated that the value of the policies will then have been increased by further bonus declarations (even if assurance companies are hit by the new economies and have to reduce bonuses) to not less than £4,000.

It will be seen that (short of the collapse of the pound sterling) these whole-life policies are fairly certain to produce considerably more than twice what they have cost me. Moreover, if I had died soon after taking out the policies, my heirs might have received a sum twenty times (or even forty times) as great as the total of the premiums paid. It is worth mentioning, perhaps, that when I married I temporarily borrowed £50 on the security of one policy to assist me in the purchase of furniture—a much better way than furnishing on the instalment system and a further example of the usefulness of early assurance.

ENDOWMENT POLICY

When I was forty years of age, my local authority adopted a superannuation scheme, and I decided it would be wise to provide for some capital to be available on my retirement, so that the interest to be derived from its employment might supplement my pension. Not being able, however, to undertake to pay a heavy additional premium every year out of income, I had to consider the whole position and discovered a way of increasing my assurance without being obliged to add to my annual expenses. I took out an endowment policy, with profits, payable shortly before retiring age or at my death if that should occur before retirement. The present reversionary value of this policy is £872, and if I live to draw the endowment, the policy will probably be then worth at least £1,000, even if bonuses on the present scale have to be reduced in future. I could discontinue this policy now if I wished and take a fully-paid policy for £425, still participating in future profits, without paying any further premium.

The net annual cost of this policy is under £47. When convenient I pay this premium out of income; but, if this does not happen to suit me I borrow the amount required on the security of one of my old whole-life policies—which now, of course, have a substantial surrender value—at 5 per cent. interest gross, reduced by income tax to something under 4 per cent. net. The amount which I so borrow is less than the annual additions to my older policies by reversionary bonus declarations, so that the total assurance protection still grows each year, in spite of any loans incurred.

Careful calculation proves that, if I survive the full term of the endowment policy—and still more so if I do not—the cash receivable when the policy becomes a "claim" will exceed the total of (*a*) the net premiums paid out of cash or from loans and (*b*) the net interest paid on any loans. It would not be too much to say that the additional protection obtained by this endowment policy would not cost me anything whatever if all premiums were defrayed by borrowing.

On the other hand, if I so borrowed for each premium, there would be hardly any net cash available to supplement my

NATIONAL ECONOMY

A Warning

When endeavouring to balance your domestic Budget, as a result of the increased burden of direct and indirect taxation there will be a tendency to economise on items of voluntary expense which do not form part of life's enjoyments. The present calls for clear thinking on the part of all Local Government Officers. Do not practise

FALSE ECONOMY

To cater for the present at the expense of the future will be fatal. You can cater for both very easily. The rise in the Income Tax to 5/- in the £ can be minimised and your future secured if you increase your Life Assurance.

Investment—Not Expense

You will obtain a rebate of Tax on your premiums and safeguard the interests of your family. The monthly premiums are very small:

Age next birthday.	£500 Payable at the end of		
	10 years or death.	15 years or death.	20 years or death.
	£ s. d.	£ s. d.	£ s. d.
25	4 4 7	2 13 9	1 18 4
30	4 5 5	2 13 9	1 18 4
35	4 5 10	2 13 9	1 19 2
40	4 6 8	2 14 2	2 1 3
45	4 7 11	2 16 3	2 2 6
50	4 9 7	2 18 9	2 5 10

5% reduction for annual payment. Proportionate premiums for larger or smaller amounts.
Usually no medical examination up to age 50

Last Bonus £2% per annum

Obtain proposal forms from

N.A.L.G.O.

24 Abingdon St., London, S.W.1

pension on retirement, unless I allowed the loans to remain charged on my other policies, in which case I should have to face a substantial annual payment by way of loan interest. In fact, however, I only borrow when circumstances require it. It should be added that so valuable a method of increasing one's assurance protection without expense is only available to those who have in force older policies with an adequate borrowing value.

DIMINISHING PREMIUMS

By these operations, my appetite had been whetted, and at the age of fifty I discovered that it was still possible to add profitably to my assurance protection without any permanently heavy charge on my resources. I took out another whole-life policy for £500, undertaking to pay for the first seven years a rather heavy premium, which would afterwards be substantially reduced. This costs me for the first seven years about £24 per annum net, which will probably be reduced to about £7 or £8 in 1936, gradually diminishing to an almost negligible figure by the time that I reach retiring age. One advantage of this is that if and as the interest on any loans incurred in connection with my endowment policy becomes substantial, my total payments will not increase much, as the premium on this last whole-life policy will diminish each year. I have still another endowment policy due to mature in 1933—a year in which I have reason to expect that some special expense will fall on me owing to the termination of the lease of my house.

Disregarding the last mentioned policy, which was taken out for a special purpose, and disregarding also the present value of my superannuation contributions, in the event of my death the position is that I am assured now for more than £4,250; and I anticipate that after taking my cash endowment of £1,000 odd before superannuation, at retiring age (sixty-five) the reversionary value of my three whole-life policies will be well over £4,000—less any loans which may remain charged on the policies—and will continue to increase each year. The net annual cost to me of this protection is at present about £108, plus a very small amount of interest on policy loans. This cost will be reduced by £16 or £17 in 1936, and further in each successive year; before I reach retiring age the maximum annual payment will be a little over £40, if no loans are left outstanding.

All the time, I have the enormous satisfaction of knowing that in the event of my death my wife and children are reasonably well provided for, and will not call upon N.A.L.G.O.'s Benevolent Fund. I am compelling myself to save money which would probably otherwise be wasted on transient luxuries or by injudicious investments. If I live to be old, all that I have paid will come back to me or to my heirs with compound interest at a very profitable rate. If I die before that time, the assurances will be still more advantageous. When my salary is cut I can, if necessary, exchange my endowment policy without loss for a fully-paid policy of a smaller amount or can elect to take the cash value of the annual reversionary bonuses on my whole-life policies, or can borrow more frequently on the security of my various policies to keep them all in force, or adopt the most suitable combination of these three methods of making my budget balance.

INCOME TAX REBATES

It is hardly necessary to mention that the rebate of income tax on assurance premiums is one of the factors which operate to make the assurances as profitable as they are, especially with a standard rate of 5s. in the £, and in selecting policies I have been careful to secure the greatest possible benefit from that source. Also, I have arranged that the various premiums fall due for payment at different periods of the year.

To any young local government officer I would say, begin to assure your life as early as you like—certainly before you are thirty, or before you marry; treat your assurance premiums as a first charge on your income; and finally, begin with a whole-life policy, and if afterwards you are able to increase your payments you can then consider an endowment policy. Whenever you get special promotion consider the question of further assurance.

Life assurance wisely effected is indeed a wholly admirable form of investment for the local government officer; and while it is good to begin when young, a healthy man of fifty or more is not too old to commence.

LIFE ASSURANCE

(Continued)

CHEAPER GRAMOPHONE RECORDS

THE reductions in the prices of all "His Master's Voice" records could not have been better emphasised than by issuing Sir Edward Elgar's "Nursery Suite" at six shillings a disc. This work is the most important by the Master of the King's Music published for a number of years and it was recently recorded by the London Symphony Orchestra, conducted by the composer.

Another notable record released at half a crown less than was previously possible, is that giving Beniamino Gigli singing in English Sullivan's "Lost Chord" and Tosti's "Good bye." Truly, here once more Gigli reveals himself as the glorious tenor. The organ accompaniment is well worthy of this great voice. A further triumph at the lesser cost is provided by Rachmaninoff and Kreisler with Schubert's Duo for Piano and Violin in A Major, the four movements on three records; an enchanting flood of melody.

A "hit" of the day in every place where music goes with meals is "I Found You," a tender love ditty by that young English composer, Ray Noble, and this makes a good companion to his recent great success, "Goodnight, Sweetheart."

No programme is complete without a Gracie Fields, and this inimitable comedienne gives us what one women thinks of and does to another woman in "The Bargain Hunter," while she is more or less a coy maiden in "Oh, Sailor, behave," two sparkling numbers for everyone's enjoyment. Maurice Chevalier comes into the cabaret with his delicious broken accent in two breezy ballads of the sweetheart type, "Moonlight Saving Time" and "Right Now."

TEMPORARY OFFICERS

Some of the urban and rural district councils experience difficulty in filling appointments in consequence of prospective amalgamations or other changes. This is exemplified in the case of Downham Market U.D.C., for only one satisfactory candidate could be found among the several who applied for the surveyorship, and when interviewed he refused the terms because he was not satisfied regarding possible de-urbanisation of the district by the County Council.

The chairman thought that it would not be worth while making arrangements if de-urbanisation were coming, and another member advocated a waiting policy. The Deputy County Surveyor, on being interviewed, promised to see whether he could recommend anyone.

AREA CHANGES

The Cumberland County scheme for the reorganisation of urban and rural district councils provides for eleven districts in the county and for the absorption in rural areas of all the urban districts except Maryport, Keswick and Cockermouth, which it is suggested should become part of the Cockermouth rural area and Penrith of the Alston rural area. The proposals are naturally causing a good deal of interest and comment by the officials of the authorities concerned, and the local branch of the Nalgo is watching the progress of the proposals with a view to protecting the interests of its members.

QUESTION OF REMUNERATION

Members of an electrical organisation have been requested not to apply for the position of Electrical Engineer and Manager, Bingley U.D.C., because the salary offered is below the schedule. The vacancy is due to Mr. P. Clegg obtaining an appointment with Haslingden T.C.

INCORPORATED ACCOUNTANTS

The next examination for admission to the Society of Incorporated Accountants and Auditors will be held from November 2 to 5 in London, Manchester, and other centres. Women are eligible. Particulars are obtainable from Incorporated Accountants' Hall, Victoria Embankment, London, W.C.2.

COUNTIES OF CITIES

A conference of representatives from Edinburgh, Glasgow, Dundee, and Aberdeen recommended the formation of a Scottish Counties of Cities Association. The objects are to enable representatives of the constituent councils to confer upon matters of common interest, particularly legislative or administrative proposals, with a view to taking common action; and to confer with Government Departments and other bodies.

Each Council will be represented by the Lord Provost, City Treasurer, two members of the Council, and Town Clerk. The new association will be somewhat similar to the Association of Education Authorities.

Established for You

This Chocolate Club was originated for the convenience of Local Government Departments. The manufactures of the leading firms only are stocked. On each £1 of goods ordered 5s. profit. Also Cigarette Department. Please send for illustrated list.

THE

Compton Xmas Chocolate Club

ALL SAINTS' ROAD WOLVERHAMPTON

NATIONAL EXPENDITURE

EFFECT OF GOVERNMENT'S EMERGENCY BUDGET

On this page are set out tables showing the effect of the Government's Emergency Budget proposals in regard to Income Tax, Salaries, and Unemployment Insurance.

INCOME TAX

AMONG other decisions of the Government in preparing its Emergency Programme of economies and taxation, was the raising of the standard rate of income tax from 4s. 6d. to 5s. in the £. The tax will become payable at the higher rate on January 1, 1932. Reductions in the personal allowances and allowances for children mean that the level of exemption from liability for income tax will be much reduced.

The proposals are :—

To increase the STANDARD RATE from 4s. 6d. to 5s. in the £.

CHANGES IN ALLOWANCES :—

EARNED INCOME allowance increased from 1/6th with maximum of £250 to 1/5th with maximum of £300.

(*Continued at top of column 2*)

PERSONAL ALLOWANCE (single) reduced from £135 to £100.

PERSONAL ALLOWANCE (married) reduced from £225 to £150.

ALLOWANCES for CHILDREN: First child, reduced from £60 to £50; others, reduced from £50 to £40.

HOUSEKEEPER ALLOWANCE, reduced from £60 to £50.

HALF STANDARD RATE to be paid on £175 (instead of £250).

SUR-TAX increased by 10 per cent.

Below is a comparative table of Income Tax payable on the old basis and the new basis respectively (not taking into account allowances for insurances and mortgages) :—

Income	Single Man		Married, No Children		Married, Two Children	
	Old	New	Old	New	Old	New
£	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
150	Nil	2 10 0	Nil	Nil		
200	3 4 0	7 10 0	Nil	1 5 0		
250	7 8 0	12 10 0	Nil	6 5 0		
300	11 10 0	17 10 0	2 10 0	11 5 0		
400	19 16 0	33 2 6	10 18 0	21 5 0		10 0 0
500	32 4 0	53 2 6	19 4 0	40 12 6	8 4 0	20 0 0
600	50 17 6	73 2 6	30 12 6	60 12 6	16 10 0	38 2 6
700	69 11 0	93 2 6	49 10 6	80 12 6	24 18 0	58 2 6
800	83 19 0	113 2 6	68 4 0	100 12 6	43 9 0	78 2 6
900	107 2 6	133 2 6	86 17 6	120 12 6	62 2 6	98 2 6
1000	125 16 0	153 2 6	105 11 0	140 12 6	80 16 0	118 2 6
1500	219 12 6	253 2 6	199 7 6	240 12 6	174 12 6	218 2 6
2000	332 2 6	378 2 6	311 17 6	365 12 6	287 2 6	343 2 6

CIVIL SERVICE REMUNERATION

THE Committee on National Expenditure, presided over by Sir George Ernest May, K.B.E., and familiarly known as the May Committee, in the course of its investigation into the remuneration of Civil Servants, made the following pronouncement :—

"We do not therefore feel justified in recommending any reduction on the ground that the average pay of the Civil Service is unduly high compared with what may be termed a fair wages basis."

The salaries of civil servants, administrative, executive and clerical grades, are as follows :—

BASIC (LONDON) RATES

ADMINISTRATIVE, EXECUTIVE AND CLERICAL GRADES

(Provincial Rates generally are 10 per cent. less)

I. CLERICAL CLASS (Males) by examination

Age	£	Age	£
16	60	24	135
17	60	25	150
18	80	26	160
19	85	27	170
20	90	28	180
21	100	29	190
22	110	thence by £10 p.a.	
23	120	36 to	250

Efficiency bar at £180

II. HIGHER CLERICAL

£300 × 15 .. 400

III. HIGHER EXECUTIVE

£400 × 15 .. 500

IV. ADMINISTRATIVE

£200 × 20 .. 240
£240 × 25 .. 500

Local Government officers will doubtless have compared their rates of pay with the foregoing basic rates, plus bonus, to see whether they are being paid at present on a "fair wages basis."

(*Continued lower part of column 2*)

(*Continued from column 1*)

They will also be interested in the following observations of the Anderson Committee of 1923, quoted in the Report of the Committee on National Expenditure :—

"On the one hand the State should hold the scales evenly between its own servants and those through whose enterprises its servants are paid. On the other hand, employees of the Crown would have a real ground for complaint if their pay were related to wages in industry only in the time of low wages. If they do not get pay relative to the boom, they must be spared the severity of the slump."

From March 1, 1920, when the cost-of-living figure stood at 130, the bonus scheme applicable to the Civil Service has been as follows :—

On the first £91 5s. of ordinary remuneration, 130 per cent.

On the next £108 15s. of ordinary remuneration, 60 per cent.

On portion over £200 to £500 of ordinary remuneration, 45 per cent.

The Treasury applied the scheme to salaries over £500, but a super-cut in bonus took place from September 1, 1921, on basic rates over £500. Adjustments six monthly—1/26th rise or fall for each full movement of five points.

The following table shows the Ministry of Labour Cost of Living figures at half-yearly rests since 1920 :—

	July 1	Nov. 1
1920	135	155
	March 1	Sept. 1
1921	165	130
1922	105	85
1923	80	75
1924	80	75
1925	80	75
1926	80	70
1927	80	70
1928	70	65
1929	70	70*
1930	70	65
1931	55	50

*A drop to 65 was suspended by the Treasury.

For the benefit of those who have consolidated scales of salaries in operation we reproduce below what the total remuneration was (i.e., basic salary plus cost-of-living figure) when the cost-of-living figure ranged from 75 points to 50 points above 1914 :

Basic Rate £	75	70	65	60	55	50
50	87½	85	82½	80	77½	75
60	105	102	99	96	93	90
70	122½	119	115½	112	108½	105
91.5	160	155	150½	146	141	137
100	171	167	162	157	152	148
150	239	233	227	221	215	209
200	306	299	292	285	278	271
250	369	361	353	345	337	329
300	432	423	414	405	397	383
350	495	485	476	467	456	447
400	558	547	537	527	516	503
450	621	610	598	589	575	564
500	684	672	659	647	635	623
600	789	776	764	752	739	726
700	901	837	874	858	847	834
800	1059	995	982	963	954	940
900	116	1101	1087	1055	1038	1044
1000	1220	1205	1190	1169	1161	1145
1100	1321	1305	1291	1268	1252	1247
1200	1419	1403	1390	1375	1351	1346
1300	1515	1501	1487	1473	1458	1444
1400	1609	1593	1581	1557	1553	1539
1500	1700	1685	1673	1659	1646	1633
1600	1788	1775	1763	1750	1738	1725
1700	1898	1885	1872	1859	1845	1832
1800	2000	1993	1981	1957	1953	1939
1900	2000	2000	2000	2000	2000	2000
2000	2000	2000	2000	2000	2000	2000

The Government's Economy proposals leave the Civil Servants earning not more than £2,000 "as they were," under the cost of living scheme. Salaries from £2,000 to £5,000 are to suffer a 10 per cent. reduction, and of £5,000 and upwards, 20 per cent. reduction.

UNEMPLOYMENT INSURANCE

THE Government's proposals in respect of Unemployment Insurance are of considerable moment to local government officers whose remuneration does not exceed £250 a year. Even where the local authority holds a certificate of exception, officers are required to contribute for a qualifying period of three years, which normally means until the age of twenty-one has been reached.

Summarised, the proposals of the Government are as follows :—

A reduction of weekly benefit rates (except that for the dependent child) by 10 per cent. rounded off to the nearest 3d.

An increase of weekly contributions to 10d. each from employers, employed and Exchequer in the case of men, with corresponding increases in the case of women and other classes of contributors.

A limitation of insurance benefit (as distinct from transitional payments) to 26 weeks in a benefit year.

A needs test for transitional payments given after insurance rights have expired.

(*Continued at foot of column 1 next page*)

COST OF LIVING BONUS

HOW IT IS COMPILED

THE Cost of Living index figure is supposed to measure the increase in the cost of maintaining the pre-war standard of living of the working classes.

It was first compiled in this way. In 1904, a large number of working-class budgets were collected. These were averaged and weighted—that is to say, conclusions were reached as to the proportion of income spent on different items in the budgets. The average of the incomes dealt with was 36s. 10d. a week. The index figure is supposed to measure the increase in the cost of buying the same quantity of goods and services as were bought in 1904. It is stated that there was no substantial alteration in the standard of life between 1904 and 1914, and the 1904 allocation of expenditure is assumed to be also the 1914 allocation.

The items included in the calculation are food, rent, clothing, fuel and light, and others.

FOOD.—The foodstuffs included are beef, mutton, bacon, fish, flour, bread, potatoes, tea, sugar, milk, butter, margarine, cheese and eggs. Prices for these are collected at the beginning of each month by the staffs of the Employment Exchanges from representative retailers in 630 towns and villages.

RENT.—Information as to rents is obtained from 100 of the principal towns, working-class dwellings only being taken.

CLOTHING.—Information under this head is obtained monthly by a questionnaire addressed to representative outfitters, drapers, and boot retailers in all large towns in Great Britain.

FUEL AND LIGHT.—This includes coal, gas, oil, candles, and matches. Statements are obtained each month from correspondents as to coal in 30 towns and as to gas in 26 towns. As regards oil, candles and matches, returns are obtained from retailers in 28 towns.

OTHER ITEMS.—These include soap and soda; ironmongery and pottery; tobacco and cigarettes; fares and newspapers.

Finally, the weighting system used by the Ministry of Labour in reaching the overall figure is as follows :—

Units	*Items*	*Percentage*
7½ ..	Food	.. 60
2 ..	Rent and Rates	.. 16
1½ ..	Clothing ..	.. 12
1 ..	Fuel and Light	.. 8
½ ..	Other Items ..	.. 4

It has often been contended that the index figure is not an adequate indication of the extent to which the cost of living of non-working-class families has risen above the 1914 level. The Ministry's index omits many articles which form important items in the expenditure of such families. The Ministry ignores items such as medical attendance, board and lodging, laundry, school fees (Elementary, Secondary, Technical, etc.), insurance (Unemployment, sickness, life, fire, etc.), dental expenses, holiday costs, income tax, books and library subscriptions, beer and spirits, electric lighting. It assumes that only 6 per cent. of houses are "decontrolled," whereas among Local Government Officers the percentage is much greater. An inquiry by the Union of Post Office Workers in 1928 showed the percentage of "decontrolled" houses occupied by their members was 41 per cent. The extent of "decontrol" among Local Government Officers is probably more than 41 per cent.

Further, the assumption by the Ministry of Labour that rent represents only 16 per cent. of total expenditure is almost certainly untrue of large numbers of Local Government officers.

MINISTRY'S CIRCULAR

THE Ministry of Health addressed to local authorities the following Circular (1220), dated August 31, on the subject of the Civil Service cost-of-living bonus :—

I am directed by the Minister of Health to refer to the circular letter No. 1177 addressed to you on February 28 last, and to state that the Minister has been informed by the Lords Commissioners of His Majesty's Treasury that the review on the September 1, 1931, of Civil Service bonus will be on the basis of an average cost-of-living figure of 50. The bonus payable for the six months commencing on September 1, 1931, to officers whose salaries do not exceed £500 a year will therefore be one-eleventh less than that payable during the six months commencing on March 1, 1931.

In the case of salaries over £500 a year the bonus will still be subject to the special arrangement indicated in previous circulars.

In view of the decrease in the Civil Service bonus, it follows that the range within which bonus may be paid by local authorities to those of their officers whose remuneration is subject to the Minister's sanction is correspondingly reduced.

Officers whose rate of remuneration for non-manual employment falls to or below £250 a year as a result of the decrease in the bonus, will, as from September 1, 1931, become liable to compulsory insurance under the National Health Insurance and Widows', Orphans' and Old Age Contributory Pensions Acts (or, if their employment is covered by a certificate of exception from health insurance, under the Contributory Pensions Acts alone).

A Ready Reckoner (price 2d.) has been prepared by the Treasury for use in connection with the payment of bonus for the six months commencing on September 1, 1931, and can be purchased through any bookseller or directly from His Majesty's Stationery Office.

A copy of this circular should be handed to the Authority's financial officer.

(Sgd.) R. H. H. KEENLYSIDE,
Assistant Secretary.

(*Continued from page 277*)

COMPARATIVE TABLE of present and proposed weekly rates of benefits :—

	Present s. d.	*Proposed* s. d.
Man	17 0 ..	15 3
Woman	15 0 ..	13 6
Adult Dependent ..	9 0 ..	8 0
Child Dependent ..	2 0 ..	2 0
Young Man ..	14 0 ..	12 6
Young Woman ..	12 0 ..	10 9
Juveniles :		
Boys aged 17 ..	9 0 ..	8 0
Girls aged 17 ..	7 6 ..	6 9
Boys aged 16 ..	6 0 ..	5 6
Girls aged 16 ..	5 0 ..	4 6

COMPARATIVE TABLE of present and proposed rates of contribution :—

	Employer		Employed		Exchequer		Total	
	Present	Proposed	Present	Proposed	Present	Proposed	Present	Proposed
	d.	d.	d.	d.	d.	d.	d.	d.
Man	8	7	5	4	4	4	17	15
Young Man	7	6	4	3	3	3	14	12
Woman	4	3	3	2	2	2	9	7
Young Woman	3	2	2	2	2	2	7	6
Girl	2	2	1	1	1	1	4	4

SEED TRAYS, FRUIT AND FLOWER BOXES. Cutwood or made up. State requirements.—Farr, Smith & Co., Ltd., 1a Woolwich Ferry, S.E.18.

TUNNELL'S ROSES from 6s. doz., are the finest obtainable. Catalogue free, including Flowering Shrubs, Azaleas, Rhododendrons, Climbing Plants, etc.—Hermitage Bridge Nurseries, near Woking.

LONG SERVICE

THERE is evidence of sustained interest in the records of long service among municipal officers which have made their appearance in the past few issues of LOCAL GOVERNMENT SERVICE. From the branch secretary at Salford we have received particulars collated from various departments in the Salford municipality, concerning no less than twenty-two officers, all of whom hold records of service with the Corporation of forty or more years.

CITY ENGINEER'S DEPARTMENT

	Years
A. E. Margerison, Chief Clerk	47½
J. Yates, Highway Inspector	44½
J. Hutchinson, Hall-keeper	41½
S. Hardman, Depot Superintendent ..	40

CITY TREASURER'S DEPARTMENT

H. Bowker, Collector	48
T. Grindrod, Collector	42
U. G. L. Bradshaw, Chief Collector	40½

GAS DEPARTMENT

W. W. Woodward, Gas Engineer and Manager	46
H. L. Hughes, Chief Clerk (Works) ..	45½
R. O. Williams, Assistant Superintendent of Fittings Inspection Department ..	45½
W. F. Ramsden, Foreman-in-charge ..	40½

LIBRARIES DEPARTMENT

A. Hobson, Chief Librarian	47
C. H. Crossley, Branch Librarian	45
B. Wallace, Branch Librarian	43
T. C. Smith, Branch Librarian	42
J. Bray, Branch Librarian	40
E. Stone, Branch Librarian	40
Miss A. F. Haynes, Assistant	40

LIGHTING AND CLEANSING DEPARTMENT

T. Keeton; Superintendent	49
F. W. Cartwright, Inspector	44

WATER DEPARTMENT

E. B. Clayton, Chief Clerk	40½
H. Mills, Clerk	43

Mr. W. W. Woodward, Gas Engineer and Manager, has been President of the Salford Branch for the last two years, and prior to that was vice-president for a number of years.

Preston Corporation Finance Committee have placed on record their high appreciation of the loyal and capable services of Mr. Alfred Lewty, Chief Clerk in the Borough Treasurer's Department, who is retiring, at his own request, on August 31, after 42 years' service. Mr. Lewty was one of the founders of the Preston Branch of Nalgo, and for many years has been hon. auditor.

National Association of Local Government Officers

An Offer Worth Accepting **COUPON** Privileges to Members

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Official Address .....

(in full) .....

The Coupon may be pasted on a postcard and sealed under one halfpenny stamp.

READERS' NOTES

By Jacob Tonson

THE spectacle of dead or dying matter is never an inspiring one, be it of the ysical or the mental order. Further, in any circumstances "causes" in the quest on the human case are more easily scernible than in dead or moribund erature. At least the coroner is certain e object of his inquiry *is* dead, but who n say when a book has reached the close its career? "Causes" of death are nilar. Heart failure is a frequent one—e pulses are not quickened at the read-g, and the book suffers an early cline. The withering blast of time is a tent factor—a new generation arises hich knows not the life depicted in the ok and sees no interest in its style or atter. The spectacle of hundreds of oks—once much called for—lying dere-t on library shelves or in circulating rary cellars does not lead to edification. I suppose I must have been led to this ntemplation by the fact that this is the ad season in publishing.

* * *

If the actual books perish, styles con-antly recur. I have just finished Till-rd's *Haste to the Wedding* (Hutchinson, . 6d.) and it brought to mind Richard-n's *Sir Charles Grandison* with its andiose style and porcelain setting, a tle, too, of the fierce freedom of *Tom nes* and others of that period. It is a venteenth century story of a learned, mpous doctor engaged at Cambridge a his magnum opus—an *Encyclopaedia of uman Knowledge*—his sole help, his ughter, a beautiful creature, entirely atutored in feminine accomplishments. he hero, a Cambridge undergraduate, of urse, turns up as her rescuer on all sorts impossible occasions, and his rivals, one e counterpart of *Blifil* are at last nquished and love conquers. I only nished the book because of its revival in ne's mind of other half-forgotten works. fear it will soon be numbered among the ead.

* * *

The Life of Andrew Otway by Neil Bell ollancz, 8s. 6d.) is written in the first rson and its strong resemblance to *ono Bungay* is referred to in a note by the thor. The theme is similar; the rise great wealth of an ordinary business an, but I should place the story part as bsidiary to the delightful descriptive assages. Describing his foster father, e narrator says he was always "a little ip-shod; a human being frayed, and orn, and undusted"—displaying "faint ustiness of person" with his "down-odden felt slippers which slip-slopped hisperingly from room to room."

The author's estimate of men and ings is incisive. Speaking of a first-ass hotel he refers to it as "the sort of ace mayors like our podgy Huxtable are fraid to go to." "Undusted" is excellent. nd can you not hear the whispering sound of the slippers? Certainly a book which should not be missed.

* * *

The War is sufficiently distant for most of us to read dispassionately the interesting account of the exploits of the "Goeben" and the "Breslau" during 1914-18. In *Two Lone Ships*, George Kopp (Hutchinson, 10s. 6d.) tells the remarkable story of their ventures, particularly of the latter which became known as the Devil's Ship. The author was a member of the crew of the "Goeben," latterly in the wireless room, and speaks from first-hand information. Excellent illustrations add interest to the book.

* * *

After perusing this you may need something by way of counterpoise. Turn then to *Over the Cocktails* (Rivers, 3s. 6d.). This is a collection of yarns reprinted from the *Sporting and Dramatic News* and contains more really good stories and fewer "chestnuts" than the majority of similar books. Golfers will appreciate the disgust displayed by a caddie concerning a player who knew so little of the idiosyncrasies of the game as to shout "Mind," in place of "Fore."

* * *

The omnibus urge has descended upon literature. Huge collections of O. Henry, Doyle and many others in one thick volume. Now we have *The Week-end Omnibus* with sufficient for a very long week-end. Three full-length novels, a three-act play, short stories by Galsworthy, Mackail, Priestley, Masefield, and others. Compared with many 7s. 6d. novels there is full value for the modest three half-crowns at which Heinemann's publish the book.

* * *

Though this is the quiet season in the publishing world, "announcements" are out, and the coming season gives promise of many good things in the world of literature.

WATERWORKS YEAR BOOK

British Waterworks Year Book and Directory with Statistical Tables, 1930-31. Published by the British Waterworks Association. General Editor, G. P. Warner Terry, Secretary to the Association, Barrister-at-Law, Assoc.Sur.Inst., F.A.A., F.S.S., 173 Rosebery Avenue, London, E.C.1. Price £1 1s.

THE third edition of the British Waterworks Year Book contains a large body of information judiciously chosen, and Mr. G. P. Warner Terry, its general editor, may justly anticipate the thanks of a large number of experts to whom his well-stocked pages will be of assistance. The first part of the book is a directory of 254 pages compared with 122 in the 1928 edition, and while issue for the latter year was distinctly creditable the volume now before us sets out particulars in regard to 871 water undertakings—a

(*Continued on page 280*)

BOOK REVIEWS

By Peter Such

The Blanket of the Dark. By John Buchan. Price 7s. 6d. net. Hodder & Stoughton, London.

PETER PENTECOST is a young clerk brought up in the seclusion of Oseney Abbey whose quiet life of study is rudely broken into by the news that he is Buckingham's son—of the famous house of Bohun. A plot is hatched to dethrone Henry VIII, and Peter, as the heir to one of the most aristocratic families in England, is to be crowned king. Peter enters into the details of the plot with enthusiasm and soon forces from all parts of England and Wales are secretly mobilised. How the revolution goes and what happens to Henry VIII and Peter before the latter is sent to Reading to be executed—and even what happens to Peter after reaching Reading—must be left to the reader to discover. Here is romance, history and scholarly writing. Mr. Buchan is a story-teller of high order.

Guide to Industrial and Social Legislation. By F. Roberts, M.C., F.C.I.S. Gee & Co., Ltd., London.

THIS book analyses clearly and efficiently the industrial, commercial and social legislation which form the basis of our everyday dealings with one another and such diverse subjects as the Statute of Frauds, 1677, and the Local Government Act, 1929, come within its ambit. Some idea of its value may be gauged from the fact that no less than 105 statutes are treated and 36 legal cases quoted.

The contents are divided into the following seventeen chapters: (1) Contracts—General Principles; (2) Agents and Agency; (3) Trustees and Trust Property; (4) Patents and Designs; (5) Trade and Merchandise Marks; (6) Copyright; (7) Trade Unions and Trade Disputes—Co-partnership; (8) Torts—Malicious Damage to Property; (9) Employers' Liability and Workmen's Compensation; (10) National Health Insurance; (11) Unemployed Insurance; (12) The Pensions Acts; (13) Factories and Workshops; (14) Registration of Business Names; (15) Wills and the Winding-up of Estates; (16) Local Government; (17) Education and Educational Administration; and concludes with a Glossary of Commercial Terms, a Bibliography and specimen examination questions.

This book will be of the greatest assistance to all local government officers in their capacity as administrators of the many Acts of Parliament by which their work is governed, and it is interesting, in this connection, to note that the author, who has also written *Everyday Economics*, is himself a local government officer and a member of Nalgo.

APPOINTMENT AGE BAR

THE suggestion that age alone should not be a bar to appointment in the service of the Corporation was made to the Salford Town Council recently. The Finance Committee recently engaged an expert to consider the effect on the Superannuation fund, and after consideration of his report they suggested that appointments of persons above the ages specified be not made to post designated as established posts under the Superannuation Act, 1922.

These ages were: Males, entering the service with previous experience with a local authority, forty years; in exceptional cases, forty-five. Males, entering the service without such previous service, forty-five years. Females, thirty-five years.

A resolution was passed in July of last year making the minimum superannuation allowance £1 a week. Bearing this in mind, Mr. Duncan Fraser reported that for officers without previous service he did not consider there would be any extra cost if they entered under the age of thirty-five. If entering at the age of forty-five, the extra cost would be equivalent to 2¼ per cent. per annum on the salary.

For officers who enter newly designated posts, having had previous service with other authorities, the question was much more serious. Assuming the officer was appointed at the age of thirty, there would be an extra cost equivalent to 6 per cent. on his salary, and as the officer cannot be called upon to pay more than the normal contribution of 5 per cent., the Corporation would have to bear the whole of the 11 per cent. In the case of women, owing to their lower scale of wages, the extra cost ranges from 2 per cent. at age of entry thirty, to 20 per cent. at age of entry forty-five.

On suppositions which were necessarily arbitrary, Mr. Fraser estimated that the effect of carrying out the proposed policy would mean an additional cost for superannuation equivalent to £21,000 a year.

ECONOMY IN LOCAL GOVERNMENT

Addressing a conference of members of London Borough Councils recently, Lord JESSEL, president of the London Municipal Society, said public attention had been concentrated almost wholly upon national finance and the drastic measures necessary to make the Budget balance. It was necessary that local authorities should see what they could do to economise and to reduce rates, in order to counterbalance to some extent the additional burdens imposed by the Government.

While suggesting there was a large scope for reduction of expenditure in almost every department of local government, Lord Jessel emphasised the warning against a wholesale and ill-considered cutting down of expenditure and salaries. What was needed was careful scrutiny of every department.

WATERWORKS YEAR BOOK

(*Continued from page 279*)

very thorough piece of work. Its value is enhanced by cross-referencing the names of towns and places within the limits of supply of the larger undertakings. Thus Enfield is referred to the Metropolitan Water Board and the Barnet District Gas and Water Co.; Hove to the Brighton Corporation; and Stoke-on-Trent to the Staffordshire Potteries Water Board.

Table VI is now so complete that it should be known wherever company and public administration are studied in terms of scientific inquiry. The annual domestic charges are shown for residential property at different net annual values from £5 to £501, and assuming a given sanitary equipment, such as a house of net annual value £31 with two W.C.s and one bath. In some cases extra charges are made for these conveniences; in others the water rate is inclusive. Taking a £31 house the water rate in Birmingham is £5 1s.; in Liverpool, 15s. 6d.; in the Metropolis £1 17s. 2d., and £2 0s. 3d. within and without the contributory area respectively; Manchester, £2 2s. 9d. within the city and £2 10s. 6d. outside the city; in Sheffield £4 5s. 8d. Consideration has to be given to the existence of a deficiency rate or rate-in-aid, shown in a separate table. Thus Belfast charges a public rate of 6d. in the £ on all premises except dwelling houses whether receiving a supply of water or not. The charges of the Metropolitan Water Board are inclusive, but Manchester has a deficiency rate payable by owners within the city limits but not outside, which accounts for the different domestic water rates within and without the city.

The volume goes far to remove the long-standing complaint that of all the services, the collection of information on the water supply is most difficult. Mr. Warner Terry deserves the thanks of every practical inquirer in a technical province almost uncharted but for the aid he affords.

F.

BARKING'S CHARTER

Local Government officers at Barking share the civic pride of Barking attendant upon the granting of her Charter of Incorporation. Charter Celebration Week will take place between October 5 and 10, and will be inaugurated by H.R.H. Prince George. An industrial exhibition in which the town's principal manufactures will be displayed has been arranged and the history of Barking through twenty centuries will be depicted in an historical pageant.

Arrangements have been made for H.R.H. to visit Barking on October 5, when he will officially present the Charter of Incorporation to the Charter Mayor, Col. A. E. Martin, following which he will declare open the industrial exhibition and historical pageant already referred to.

MORE INCOME-TAX PAYERS

On the existing basis of taxation it is estimated that about 5,250,000 persons come under review for income-tax purposes, of whom about 3,000,000 are entirely relieved by the various allowances, leaving 2,250,000 actually paying tax.

MR. SNOWDEN, who made this statement in the House of Commons, recently, added: It is very difficult to forecast the effect on these numbers of the changes proposed in the Budget, but it is estimated that the effect will be to increase the numbers actually paying tax by between 1,500,000 and 2,000,000 persons.

SOUTH AFRICAN LOCAL GOVERNMENT

The Government's decision to abolish the Provincial Councils—the most important constitutional change in South Africa since the Union—was announced by General Hertzog, the Prime Minister, at a meeting of the Transvaal Nationalist Party.

INSPECTOR'S SALARY

At a recent meeting of the Reeth Rural Council a letter was read from the Ministry of Health referring to the Council's decision to increase the salary of the Sanitary Inspector. The Ministry considered that the proposed salary was too high, having regard to the population of the district.

The Clerk, Mr. Scott, stated that he had pointed out to the Ministry that the Inspector had obtained the certificate of the Royal Sanitary Institute, as he expected he would, following his appointment. The Council regarded the salary offered as anything but excessive.

BRANCH PUBLICATIONS

The Optimist, the Journal of the Stockport Branch makes its first appearance with the September issue and a really worthy attempt has been made to produce a journal which will engender interest in the affairs of the Branch. The National Association as well as the domestic activities of Nalgo's work should profit by the publicity thus afforded. Issue number one contains a message from Mr. Sam Lord, President of the National Association and greetings from Councillor J. Penny, Mayor of Stockport, and from Mr. L. Hill, General Secretary.

Worthy of a branch of its dimensions is the Sheffield Municipal Officers' *Journal*. Quite a brave show of advertisements makes possible the printing of this readable publication.

Manchester's *Guild Journal* announces the retirement on superannuation of Mr. L. Holmes Lewis, Chief Engineer, Manchester Water Works, and the appointment of Mr. W. F. H. Creber, as his successor. The September issue makes excellent reading.

Leeds officers are well served by their organ, *The Guildman*. It is published monthly from the Central Library, Leeds, and always bears evidence of careful preparation.

TRANSFERRED OFFICERS

A number of complaints have been received regarding reduction of the ration allowance by certain local authorities. Representations are being made having in mind the action recently taken in the South Shields case by the Association.

Where to Stay

Rates per insertion :— s. d.
wenty words and under 2 6
ch five words or less, above twenty, extra 0 9
RIES DISCOUNTS: 5% off six and
% off twelve insertions, payable in advance

LACKPOOL.—N. S., Mrs. Howard, 86 Lord rect, adjg. prom., 1 min. Talbot Road station. oard optional. Terms reasonable. Highly commended.

OURNEMOUTH.—Beautifully situated, erlooking sea, pier, and chine. Comfortable, omely, good table. Garages, Board-Residence om 2 gns. winter; 2½ gns. summer.—Brooks, oscombe Lodge Private Hotel, Spa Road. hone: Boscombe 974. Nalgo member elcomes others.

OURNEMOUTH.—"Denham," Cecil Road. oard Residence. Good food and fires; early orning tea. 3 minutes pier. 2 gns. inclusive.

RIGHTON.—"Eighteen," Atlingworth treet. Five doors sea. Superior cooking, fined quick service. Hospitality, no irritating strictions. From 42s.

RIGHTON.—Goodwin's, Clarence Square Min. West Pier). Excellent Catering, mid-ay dinner, supper 8 to 11 p.m. Billiards. rom 50s.—Tel.: 5041 Brighton.

RIGHTON. Kimberley, Atlingworth Street, Marine Parade. Board Residence. Minute sea ront, Sun Terraces, orchestra. Gas fires bed-ooms. From £2 2s. weekly, 7/6 daily. hone 4126.

LACTON.—Southwood, Carnarvon Road—djoining Marine Parade. Central Position. utumn terms from 35s. Liberal table. Vacan-ies now and 'Xmas. Nalgo's recommend.

OLKESTONE.—"Courtlands," 15 West-ourne Gardens, comfortable board residence, xcellent catering, near Leas and sea. Moderate erms. Mr. and Mrs. C. de B. Leach.

ONDON.—Cumberland House, 51 and 53 arl's Court Square, S.W.5, is the recognised ndezvous for L.G.O.'s; pleasantly situated; ood locality; hot and cold running water; ermanence full board 2½ gns.; bed and reakfast 6s. 6d.—Write for tariff.

OOE, CORNISH RIVIERA.—Comfortable partments. Splendid position; excellent ooking; bath, h. and c. Board Residence. pply, Mrs. W. Vincent, Barbican Hill, E. ooe, Cornwall.

MORECAMBE.—Britain's Bonniest Bay. Wavecrest Private Hotel. Sandy lands, new promenade, glorious view, golf, etc.—Frith-Booth, Prop. 'Phone 465.

MORECAMBE AND HEYSHAM.—"The Balmoral," 15 Erving Terrace, Promenade West. Open view lake, mountains, near musements and links. Recommended. Terms nd tariff, Mrs. Wm. Mortimer. 'Phone 270.

OSTEND.—"Glenmore" Private Hotal, 25-27 ue du Jardin, Central, sea view, inclusive oard residence 7/-.

WESTCLIFF.—Allerton Private Hotel; four minutes from sea; near park, tennis courts, bowling, and putting greens. Billiards. Garden. Moderate terms.

MOVEMENTS OF MEMBERS

Mr. James Amphlett, Clerk and Solicitor to the Council, and President of the Colwyn Bay Branch of N.A.L.G.O., retires on September 30.

Mr. Jos. H. Roberts, Deputy Clerk, has been appointed Clerk as from October 1 until the end of March next, when he also will retire on superannuation.

* * *

Mr. V. Chaplin, Assistant Engineer to the electricity undertaking, Colwyn Bay, has been appointed Engineer and Manager to the undertaking. Mr. H. Blythe, Assistant Engineer to the gas undertaking, has been appointed Engineer and Manager to the undertaking.

* * *

Mr. I. Evans, of Brecknockshire, enters the service of Chippenham R.D.C. as Assistant Clerk and Financial Officer.

* * *

Mr. A. W. Mason, Buxton, goes to Windsor as Chief Clerk in the Borough Surveyor's Department.

* * *

Mr. G. H. Turner, Ruislip and Northwood, has been promoted to Clerk to Ruislip and Northwood Council.

* * *

Mr. E. Bellingham, of Rotherham, has been appointed Deputy Town Clerk under the Wakefield City Council.

* * *

Mr. H. E. Pike, Huddersfield, has been selected Assistant Master (Public Assistance) under the Walsall Borough Council.

* * *

Mr. J. E. Dodsworth, Middlesbrough, has been appointed Sanitary Inspector under the Benfleet U.D. Council.

* * *

Mr. H. E. Blackeston, West Hartlepool, is the new Borough Electrical Engineer under the Ipswich Council.

* * *

Mr. M. Hale, Stockton-on-Tees, goes as Bond Warehouse Manager under the L. & N.E.R. Company, Hull.

* * *

Mr. J. N. Airey, West Bromwich, has secured a post as Public Assistance Clerk at Blackpool.

* * *

Mr. F. T. Edge, Derby C.C., has been appointed to a post in the County Accountant's Department, Stafford C.C.

* * *

Other recent appointments are: Mr. F. Bunting, Wallasey, Chief Accountancy Assistant, Nottingham; Mr. W. Kent, Darwen, Clerk, Borough Treasurer's Department, Dudley; Mr. C. C. Walmsley, Accrington, Assistant Accountant, Preston Gas Co.; Mr. E. Bennion, West Bromwich, Steward, Chester; Mr. M. Shepherd, Bolton, Senior Assistant, Libraries Department, Huddersfield; Mr. E. C. Roberts, St. Helens, Senior Civil Engineering Assistant, Hull; Miss Hawley, Manchester, Health Visitor, Hyde.

* * *

Mr. J. L. J. Price, Brecknock C.C., goes as Junior Clerk, Public Assistance Officer's Department, Merthyr Tydfil.

* * *

Mr. A. Simpson, Bootle, joins Henley-on-Thames as Borough Accountant and Rating Officer.

* * *

Mr. H. O. Roberts, of Hoylake and W. Kirby, has been appointed Senior Ledger Clerk at Waterloo.

* * *

Mr. G. H. Huggins, of Southport, has gone to Croydon as Vaccination Officer.

* * *

Middleton has selected Mr. C. Lister, of Batley, as Ledger Clerk.

* * *

Mr. A. E. Ball, of Windsor, goes to Ashton-in-Makerfield as Chief Financial Officer.

* * *

From West Bromwich, Mr. J. N. Airey goes to Blackpool as P. A. Clerk.

* * *

Mr. E. Bennion, West Bromwich, goes to Chester as Steward.

* * *

Mr. H. Haigh, Gainsborough, is Shipley U.D.C.'s Electrical Engineer.

* * *

Mr. B. J. Smail, of Surbiton, has been appointed engineering assistant at Leyton.

* * *

Essex C.C. have elected Mr. Pallin, Bedford C.C., to be Assistant Master at Colchester Institution.

* * *

New appointments include: Mr. T. A. Moss, Exeter, Senior Accountant, Borough Treasurer's Department, Preston; Mr. J. G. Goodall, West Suffolk, Engineering Assistant, Cheshire County; Mr. R. P. Wheeler, Nelson, Committee Clerk, Weston-super-Mare; Mr. E. Shackleton, Nelson, Technical Assistant, Gas Department, Grantham; Mr. F. Lee, Nelson, Assistant Engineer and Surveyor, Huddersfield; Mr. W. F. Bollard, Nelson, Assistant Water Engineer, Oswaldtwistle; Mr. D. J. Colvin, Nelson, Gas Engineer, Oswaldtwistle; Mr. W. J. Forster, A.M.I.E.E., Stoke Newington, Deputy Borough Electrical Engineer, Rawtenstall.

MUNICIPAL YEAR BOOK
1931
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STRIPED Woven Serge from 31/6 Blazers in plain Wine colour, Navy, Royal or Brown from 24/6 } Double-breasted 4/- extra.
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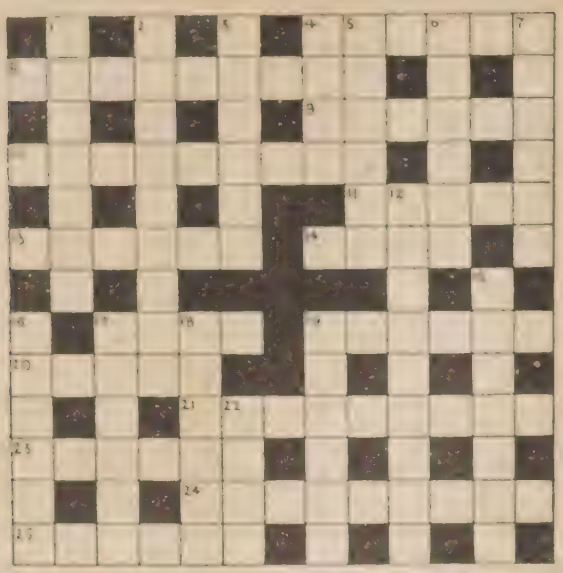
CAP AND BLAZER MAKER TO THE M.C.C., COUNTY XI's AND LEADING CLUBS.

OUR CROSS-WORD PUZZLE

No. 9



CLUES ACROSS

4. A bird with a victim at its tail.
8. In this kind of film you get a punt aroma.
9. We have lately all been put in this.
10. A plant which has round legs.
11. Continental town, part of which is certainly not healthy.
13. The she cat has caused an injury.
14. This part of the horse sounds of first importance.
17. This star is a guide or director.
19. Swallowed up.
20. One little doctor makes a lazy, idle fellow.
21. Quietness is necessary here with so much ill-health.
23. Disclose.
24. This was what was done to the troops.
25. A quite harmless way of using arms.

CLUES DOWN

1. I "came of decent people."
2. A vain lout is the estimated worth of this.
3. A childish gait.
4. In a way this happens very rarely.
5. A swift friend.
6. Victorian skirts used to do this.
7. This day is gone beyond recall.
12. Genuine.
15. Entertained sumptuously as well as feted.
16. Have you seen the plane that I had here in Edward's workshop? (hidden).
17. The poet has got involved with his peas, but has only produced a puppet.
18. To weaken, though it sounds instructive.
22. In this is to purpose.

SOLUTIONS

CROSSWORD No. 8

Across.—1. Calumny. 9. Iolanthe. 10. Hammock. 11. Kestrels. 12. Tissue. 13. Proems. 16. Knee. 18. Brat. 19. Asides. 22. Elixir. 23. Myosotis. 25. Diverge. 26. Clothier. 27. Seasons.

Down.—2. Arcadians. 3. Unmasked. 4. Nickel. 5. Yoke. 6. Banter. 7. Utterer. 8. Persist. 14. Obliges. 15. Maxim gun. 17. Eidolon. 20. Epochs. 21. Desire. 24. Ides.

SPECIAL PRIVILEGE to L.G. OFFICERS

Apart from the discount allowed to members, Winegarten's incomparable value has earned them recognition from all N.A.L.G.O. members. The reduction applies to [illegible] whether selected from our windows or ordered from catalogue. For instance, say your choice falls on one of our fine quality diamond rings, really splendid value at the plainly marked price to the public at £20—as a L.G. Officer this can be yours for £10 only; smaller or larger purchases, of course, at same proportion.

	Cash Price to Public	Cash Price to L.G. Officers
WALTHAM LEVERS		
Solid Silver	£4 7 6	£3 10 0
Gold Filled	4 10 0	3 12 0
9-ct. Solid Gold	9 10 0	7 12 0
WINEGARTEN'S LEVERS		
Solid Silver, 15 Jewels	2 15 0	2 4 0
Gold Filled, 15 Jewels	3 0 0	2 8 0
9-ct. Solid Gold, 15 Jewels	6 5 0	5 0 0

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New Watch Catalogue [illegible] tions of the latest designs in Ladies' and Gent's models, post free on request.

Single Stone Diamond. £5 5 0 Upwards.

FREE INSURANCE For full amount with every ring priced £5 and over Protecting you against Loss, Theft, Fire and Damage.

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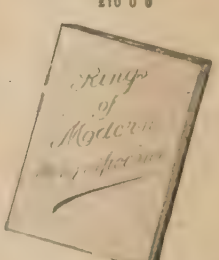

3 Diamonds, £3 3 0 Upwards.

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£7 10 0

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Hours of Business: Monday to Thursday 9 to 8; Fridays 9 to 4; Saturdays 6 to 9

NALGO SPORT

CRICKET

HARROGATE v. HULL

he semi-final of the Yorkshire District ket Cup Competition was played at Harro- on Monday, July 20. Hull won the toss and their opponents in to bat, Harrogate making al of 66. Best bowling for Hull was Cook, 5 26, and Wright, 3 for 28. Hull passed the rogate total with four wickets in hand, ght and Davison not out 20 and 15 respec- y. Harrogate's bowlers were Carr, 2 for 17, Ambler (W.), 3 for 22.

W. BROMWICH NALGO v. N.U.T.

ocal government officers met a team of local hers at Sandwell Park Cricket Ground, West nwich, on July 22. The teachers secured a by six wickets. Scores, Nalgo: E. Perry, run 4; W. H. Edwards, c Swinbourne, b Bee, A. W. A. Randle, run out, 28; A. Dixon, ee, 0; H. W. Smith, b Loach, 9; G. H. son, c and b Deeley, 11; W. W. Foakes, eeley, 8; T. A. S. Nicholls, b Deeley, 1; owning, b Deeley, 4; F. A. Oakes, not out, . B. Rushton, b Deeley, 0; extras, 1; total 80. .U.T.: 106 for 4 wickets.

BOWLS

esults in the Metropolitan District semi- ls were:—

INGLE RINK: St. Pancras, 22; Ealing, 19; dington, 23; Wimbledon, 22.

AIRS: LeGassick and Bacon (Surrey), 18; nor and Rutherford (Southgate), 17; Birtles Dunning (Paddington), —; Parr and Cotterill, rrey), —.

INGLE HANDED: Brown (Paddington), 21; ling (Enfield), 16; Parr (Surrey), 21; terill (Surrey), 6.

RIFLE CLUBS

ompetitions for the "Bingham" Trophy the "First President's" Trophy (rose bowl) now in progress and the following scores are nand:

BINGHAM" TROPHY (THE "ALL BLACK") Twenty shots deliberate at 25 yards, possible, 200.

. F. Clyne, Bradford, 196; C. C. Coffin, rnemouth, 196; A. W. Hurley, Bournemouth, ; T. Moody, Southampton, 196; H. Stenton, ffield, 195; J. Irvine, Manchester, 195; s E. Bennett, Southampton, 194; G. Still, thampton, 194; S. J. Stott, Leeds, 193; Farniss, Leeds, 192.

FIRST PRESIDENT'S" TROPHY (ROSE BOWL)
Best Scores in First Stage.

	D.	R.	Total	Hcp.	Final Total
F. Clyne, Bradford	199	97	296	97.0	297.00
Stenton, Sheffield	194	97	291	94.5	296 43
Roberts, Southampton	194	95	289	93.0	295.86
Irvine, Manchester	195	93	288	95.5	293.44

Fourteen other scores range from 293.25 down 281.64.

The following teams have entered for the newood Crawford Shield Tournament: rnemouth, Dundee, Leeds, and Southampton.

CHESS

n the 1930-31 Chess Competition for the llenger Chess Cup Bradford beat West Riding 2 to 1, Kensington beat Bootle by 3 to 0, thwark beat Hastings (adjudicated) by 2½ to ½. thwark beat Kensington by 2 to 1 in the ond round, Bradford having a bye, and win- g the final against Southwark by 2 to 1. The dford team was Messrs. T. Couper, L. aplin, and W. Whiteman. The draw for the -32 competition is as follows:—Ipswich *v.* dford; West Riding *v.* Bootle; Richmond *v.* cester.

lay commenced on September 7, 1931.

WET SUMMER —WINTER ILLNESS

This is a natural corollary according to the Medical Profession, and they are usually correct.

We have been warned periodically of 'flu epidemics.
THEY CAME!

We were told that mosquitos would be vicious after very wet weather.
THEY ARE!

Seasonal illness cannot be avoided. The only safeguard is to remember the

3 POINTS

For 6/- a month The Nalgo Provident Society

- **PAYS YOU £2.2.0 weekly whilst sick**
- **SENDS YOU to beautiful "Nalgo House," Matlock, for two weeks, to recuperate, and at the end of the year**
- **RETURNS YOU most of your payments—last year 75%**

No medical examination up to December 31st, if under 40.

Get a "3 Points" pamphlet from the Branch Officers or from

Nalgo Provident Society
24 Abingdon Street, London, S.W.1

MOTOR INSURANCE

A VERY important issue for motorists is dealt with in the following letter received from the Association's Insurance Brokers:—

"Arising out of a recent County Court action whereby an insurance company was fined £50 for a contravention of the Road Traffic Act on the grounds of their having issued a back-dated Certificate to a policyholder, and pending the hearing of the appeal which has been lodged, it is vitally necessary that policyholders should not delay renewal instructions, as if they do it will not be possible for the Underwriters to back date cover to the expiry date of the original policy.

"The significance of this will be apparent in that if a N.A.L.G.O. member delays renewing his policy even for one day and is called upon by a police constable to produce his insurance certificate, he will not be able to smooth matters over by undertaking to produce his up-to-date certificate at a stated police station within the five days allowed by the Act for the simple reason as mentioned above, that underwriters cannot now issue a back-dated certificate without contravening the Act and leaving themselves open to heavy penalties."

The "N.A.L.G.O." Comprehensive Motor Insurance Policy offers the fullest possible cover at rates unobtainable elsewhere. The prospectus which can be obtained from Headquarters, or direct from the Brokers, Messrs. Norman Frezzell & Partners, Ltd., 97/99 Cheapside, E.C.2, gives full information and rates of premium.

For approved risks, the following makes of cars will be accepted at the net special rates shown. Warranted standard bodies and of modern manufacture.

Morris Cowley	up to	£200	11.9 H.P.	..	£8	5	0
Morris Oxford	,,	£225	11.9 H.P.	..	£9	5	9
Morris Oxford	,,	£275	13.9 H.P.	..	£10	6	3
Morris Oxford	,,	£300	14.9 H.P.	..	£11	2	9
Morris Oxford	,,	£350	15.9 H.P.	..	£11	15	3
Ford	,,	£200	22.4 H.P.	..	£8	5	0
Ford	,,	£200	14.9 H.P.	..	£10	6	3
Trojan	,,	£150	.. ..	..	£8	5	0
Chevrolet	,,	£200	.. ..	..	£10	6	3
Overland	,,	£270	.. ..	..	£10	8	0
Dodge	,,	£335	.. ..	..	£11	7	0
Durant	,,	£200	.. ..	..	£10	6	3
Austin "7"	,,	£200	.. ..	..	£7	4	6

In the event of no claim a Bonus of 20 per cent. is allowed off Renewal Premium. An owner does not forfeit his Bonus through transferring from previous Insurers, but receives the same percentage discount as offered by the previous Insurers, limited to 20 per cent.

SOLUTIONS

CHESS

SOLUTION TO PROBLEM No. 10
(3-mover by A. F. Mackenzie)

Key, R—R sq.
If 1, P x R; 2, Q—Kt8 ch, Kt—B sq; 3, Q x Kt.
If 1, P—Kt4; 2 x RP ch, K x Q; 3, R—R sq.
If 1, else; 2, Q x QKtP, P x Q; 3, R—R sq.
Comment.—A fine sacrificial key, followed by two fine and pleasingly surprising sacrifices of Queen.

SOLUTION TO PROBLEM No. 10a.
(2-mover by D. O. Evans)

Key, B—B7.
If 1, P—Q4; Kt—Q6. If 1, R—Q4; 2, Kt—KKt5.
If 1, B x Kt ch; 2, Q x B.
If 1, Kt—Q7; 2, R x Kt.
If 1, P—R8; 2, R—B4.
If 1, R—KB4; 2, R—B4.
If 1, R—QB4; 2, R x R.
Comment.—Highly interesting play, resulting in remarkable variety of mates; good study in pins and unpins.

SOLUTION TO END GAME No. 10

WHITE	BLACK
1. K—Q8	B—K5
2. Kt—Q7 ch	K—R sq
3. K—B7	B—Q4
4. Kt—B5	B—K5
5. B—Q7	

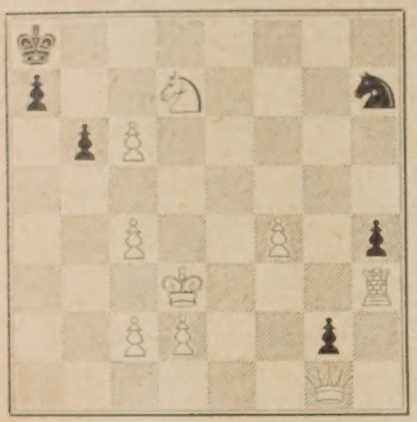
If 1, B—B sq; 2, B—B6, B—K3; 3, B—Kt7.
If 1, B—R6; 2, B—B6, B—B sq; 3, B—Q5, B—B4; 4, B—Kt7.
If 1, B—K3; 2, B—B sq, B—B sq; 3, B—Kt2, B—B4; B4—Kt7.

GAME OF CHESS

By ANSELMO LOPEZ

PROBLEM No. 10 (by A. F. Mackenzie)

Black—6 pieces



White—9 pieces

White to move and mate in three moves

INTERNATIONAL CHESS

An international masters' tournament, in which the leading players of the world, with the exception of Senor Capablanca, are taking part, has been in progress for some weeks at Bled, Yugoslavia. There are fourteen participators, amongst them Alekhine (world champion), Maroczy, Spielmann, Bogoljubow, Nimzowitsch, Tartakower, Vidmar, and Kashdan. Notwithstanding the absence of Capablanca, the tournament is one of first-rate importance, and it will be found to have contributed some fine games to the literature of chess. Here is a very fine game, in which the Swedish master, Stoltz, distinguished himself in the sixth round :—

WHITE G. STOLTZ	BLACK DR. TARTAKOWER
1. P—Q4	P—Q4
2. P—QB4	P—K3
3. Kt—KB3	Kt—KB3
4. B—Kt5	B—K2
5. QKt—Q2	QKt—Q2
6. P—K3	Castles
7. B—Q3	P—B4
8. Castles	P—QKt3
9. Q—B2	P—KR3
10. B—R4	B—Kt2
11. QR—Q1	P x QP
12. KP x P	P x P
13. Kt x P	B x Kt
14. P x B	Kt—R4
15. B—Kt3	Kt x B
16. RP x Kt	Kt—B3
17. Q—K2	R—B1
18. P—B4	R—B2
19. B—Kt1	B—Q3
20. P—R3	Q—K2
21. KR—K1	R—Q1
22. Kt—K3	QR—Q2
23. P—B5	P—K4
24. Kt—B4	P x P
25. Q—B3	Q—B1
26. R x P	B—B2
27. R x R	R x R
28. K—Kt2	Q—B4
29. B—R2	P—QKt4
30. P—QKt1	Q—Q5
31. Kt—K3	Q—B6
32. R—K2	Q x RP
33. Q—R8 ch	K—R2
34. Kt—Q5	Kt x Kt
35. B x Kt	Q—Q6
36. B—B3	B—Q1
37. R—K8	Q—Q5
38. B—K4	Q—B3
39. R—K6	Q—Q5
40. Q—B6	B—Kt3
41. R—K8	Q x P ch
42. K—R3	Q—B8 ch
43. K—R4	B—Q1 ch
44. P—B6 d. ch	P—Kt3
45. B x P ch	K x B
46. R—Kt8 ch	K—R2
47. Q—K4 ch	Resigns

The tournament is a double round one and consequently does not close in time to give results in this month's LOCAL GOVERNMENT SERVICE. The contest for second place is very keen, first place going, practically for certain, to Alekhine.

LONDON ATTRACTIONS

In the second half of September, and especially in the last week of the month, countless chess clubs in London and the provinces have been holding meetings to prepare their programmes for the 1931-32 season. Judging from hearsay, the season is likely to be one of the busiest and most interesting on record. Clubs which appeal specially to local government officers are quite as much to the fore in their activities as any of the others, with the exception of the great City of London Club, which is about to develop some new lines, in addition to its famous tournament for the City championship and its Gastineau and four other cup tourneys.

To many followers of the game in London and the home counties, the most interesting point will be how the youthful Golombek will shape. Great things are hoped from him this season. He is only twenty years of age, and at this age he has won the Individual Championship of Surrey, defeating Stronach, holder of the Civil Service championship, in the final. As a Wilson Grammar School boy, he won the London boys' championship in 1928. He is now match captain of the London University team.

BRIEF BRILLIANCES : No. 10

French Defence.

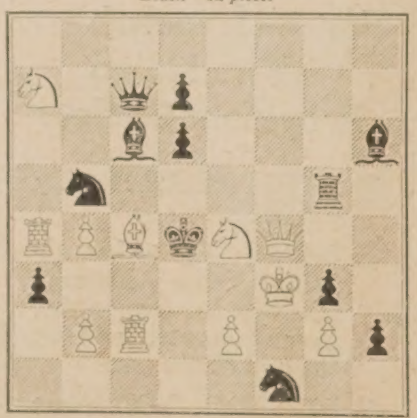
WHITE	BLACK
1. P—K4	P—K3
2. P—Q4	P—Q4
3. Kt—QB3	B—Kt5
4. B—Q3	B x Kt ch
5. P x B	P—KR3
6. B—R3	Kt—Q2
7. Q—K2	P x P
8. B x P	KKt—B3
9. B—Q3	P—QKt3
10. Q x P	P x Q
11. B—Kt6 mate	

Alekhine played White (in a recent simultaneous display).

PROBLEM No. 10a

(by D. O. Evans, Caerphilly)

Black—12 pieces



White—11 pieces

White to move and mate in two moves

END GAME : No. 10

White (4 pieces)—K on K7, B on QKt5, Kt on K5, P on QR6.

Black (3 pieces)—K on QKt sq, B on KB4, P on QR2.

White to play and win.

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AUCTION BRIDGE

By NEVILLE HOBSON

I HAVE been asked to summarise the main principles relating to bidding, which have been considered in detail in the past issues, and I propose, therefore, to record them briefly. The fact that there is unanimity of agreement as to the soundness of these general rules among the leading bridge players in England and America should afford adequate indication of their practical value.

BIDDING

1. An initial bid should indicate the holding of 2 quick tricks.

2. Subsequent bids can, however, be made without the above holding.

3. A Major suit of 5 is generally preferable to No Trumps—particularly when holding a singleton or 2 worthless cards in any suit.

4. No Trumps should be preferred to a Minor suit.

5. A Minor suit should be bid on 2 quick tricks, provided that one of such tricks is in the suit bid.

It is somewhat doubtful, however, whether a Minor suit indicating 2 quick tricks should be bid unless there is a possible 4 tricks in attack, and for this reason there are some who advise the holding of 4 trumps or some other card of value as well.

6. The question in the mind of the declarer should be " What bid will give my partner the best idea of the strength of my hand? " and in this connection the following recognised inferences should be borne in mind :—

(*a*) The bid of a Minor suit usually indicates (in addition to the holding of 2 quick tricks) that the bidder has not 3 suits guarded.

(*b*) A No Trump bid (which normally suggests the holding of a hand worth a Queen above the average strength) also infers that the declarer has not a 5-card Major suit, and also that no suit is limited to a worthless singleton or doubleton.

During the next few months I will deal with the principles incidental to the play of the hand, but would welcome the views of my readers as to the degree of interest created by specific tests as to bidding and the correct play of the cards.

If there is a general demand for any particular type of competition, I shall be pleased to discuss the matter with the Editor.

BOLTON M.O.H.

Bolton Corporation Health Committee, subject to the approval of the Bolton Town Council at their September meeting, appointed Dr. R. M. Galloway, of Dewsbury, to be medical officer of health for the town in succession to Dr. Paget Moffatt, who retires at the end of the year.

METROPOLITAN CHESS SECTION

A simultaneous chess display will be held at 24 Abingdon Street, Westminster, S.W.1, on Friday, October 2, 1931, by Mr. A.W. Daniel, a well-known chess problem master, and successful competitor in the 1930 Problem Tournament, conducted by the British Chess Problem Society. Mr. Daniel will play a number of boards against members of the Nalgo Metropolitan District Chess Section, commencing at 6.45 p.m., and any member of the Nalgo may attend as a spectator.

LIVERPOOL PRESENTATION

Dr. W. M. Frazer, M.O.H., Hull (now appointed to Liverpool), was the recipient of a handsome mahogany bureau, writing chair and sliding bookstand as evidence of the appreciation of the officials of Hull Health Department and several other Departments. Mrs. Frazer received an English crystal vase and Wilton lustre bowl.

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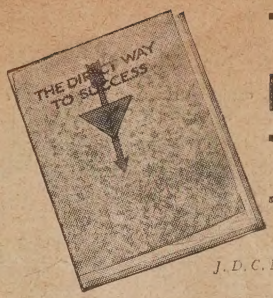

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